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THANKSGIVING DAY.

How it was Observed---Sermons, Charities, &c.

Yesterday was cold and clear and sunshiny—just the day for Thanksgiving. The air was sufficiently invigorating to make one alive to all that was to be enjoyed; just cold enough to put one's church-going inclinations mildly to the test, and to give a relish to the turkey, which is never realized to the full, except on a clear, cold day. So was it just cold enough to jog the memory in relation to the necessities of others, and the glowing fire in the parlor served to warm the blood and make the hand move in consonance with the promptings of a kind and liberal heart. The result was a large and beneficial attendance upon the various charitable institutions in the City. The House of Industry and the Ladies' Home Mission, on the Five Points, were well attended, and the inmates received substantial comforts in return for the pleasure given by their usual interesting exercises. The appearance of the "Home for the Friendless" showed that there was nothing in a name, for the friendless in that Institution had as many friends as they could accommodate. The other charitable institutions were equally well remembered. In fact, not one of them, so far as our reporters could observe, had any occasion to remember that we have recently had our sails blown away and our spars snapped by a panic. Business was almost entirely suspended, and in nearly all the churches there were religious services, and in some of them there were sermons delivered which deserved much larger audiences than heard them, though the churches were generally well filled. We publish sketches of a few of the discourses delivered.

MR. BEECHER ON CRISES.

Mr. Beecher made a strong discourse yesterday on Commercial Crises and their Uses. He found his text in three verses of the fifth chapter of Romans, beginning: "We glory in tribulation, knowing that tribulation worketh patience, and patience experience, and experience hope, and hope maketh not ashamed." He argued that this declaration was inestimably valuable, because it exhibited the result of the dealings of Providence with men. He was bold to assert that the art of being happy is less understood in this country than in any other: we make immense preparations to be happy, but spend all the time in getting together the material. Few know how to reconcile contentment with aspiration or with enterprise. Men, in respect to joy, are in a condition similar to that of the sailor at sea. They steer by a star, but never touch it or come apparently nearer it. Joy is always in the bud. It is to blossom to-morrow—men forgeting that they never live in to-morrow, but in to-day. What we call enjoyments are in reality but paroxysms. And in adversity, we bemoan ourselves when only the top leaves of our banian tree are withered, refusing to shelter ourselves under the trunks and branches that remain. In the midst of this adversity comes this strange-faced Thanksgiving. There are doubtless many hearts that have anything in them but thanksgiving; yet nevertheless God has sent in the revolving year this sunny anniversary. Not long ago it was noon all the day round. Now, it is midnight for the whole 24 hours. Then, it was too bright;—now, it is too dark. It becomes us to frame our judgment of both sides with care. For even if we regard ourselves in the light of beasts, simply, we have in the main enough to wear and to eat, and stalls wherein to chew our cud and get up and lie down at our ease. But if we are to *be*, not to *feel*, something, we shall find that stalwart qualities have been wrought in us by this adversity—and that is reason for thanksgiving. "We glory in tribulation." The blacksmith who blows his fire upon the iron, does not do it for the sake of heating it, nor does he pound iron upon the anvil for the sake of pounding it, but that each process may serve to shape it to a useful purpose. So our tribulation worketh patience, and patience experience, and experience hope—and that hope is a large, symmetrical, regulated condition.—By a series of apt illustrations, Mr. Beecher then proceeded to demonstrate the power of Commerce in effecting the civilization of the world. Since the French Emperor planted his bloody foot upon the throne, events had occurred which, one or two hundred years ago, would have drawn all the world with them: Western Europe had risen up, and Russia had come to meet her; navies, compared with which the historic Armada was but a fleet of yachts, had sailed into distant waters; yet these events, at which once the world would have trembled all over, were looked upon by our people simply as matters of news, and served to sell the daily papers well. Then came the Chinese trouble and the terrific Indian mutiny—sudden, murderous, awful. These were passing away, when there came upon this Western shore the collapse of those who had laid their plans too large. A bank explodes in Ohio—and it is heard further than the cannon of Sebastopol. The Banks of Pennsylvania suspend—the commercial world begins to rock. The Banks of New-York are stopped—the world quivers. Commerce, by a look, has cast upon the ground, headlong, the people of that Island whose top is narrow, but whose base is broad; and Commerce supplants War in human history, and is the master. The marshal's baton and the king's sceptre are no longer the world's rulers. The power of the world is now with the people of the world. The king's hand is less powerful than the banker's. Not that Commerce has these powers without drawback. Every event grows in a husk, which first protects and then encumbers it. The conditions of growth of our age and nation are unlike those of past times. The centuries waited for the old nations. Germany, Great Britain and France came up by fifties and hundreds of years. But ours had an interior infancy; only a historic one. We began with all the wants which, abroad, came gradually through the centuries. Our society came matured. All tastes, necessities, appetites, were developed. Nothing was wanting but the means to supply them. The result was, *first*, an extraordinary impulse to production; *second*, extraordinary means of operating. It has been said that our people are more avaricious than others—that they stick more at the value of pence and pounds; yet, without this faculty, New-England would never have been what it is, and our prairies would still be wild lands. We had no accumulated capital to work upon. We had no past to build our Cathedrals and Churches; to make our roads, or span our streams with bridges; to launch our ships; to cut canals, or cleanse the land from obstructing forests. Yet we had the same tastes, the same intelligence, the same social wants as the older nations. We were compelled to meet all this varied civilization within, by a creative epoch without. And as money was the tool, no doubt we have made good use of the tool-chest; and there may be scars and cuts upon our hands. We are, nevertheless, to look at these things in a large and philosophical way, to see that the leading element which influences the American mind is hope; not, indeed, that hope of which the Apostle speaks, "which maketh not ashamed,"—for ours makes us ashamed every ten years. Hope works out all grand enterprises, but is subject to various diseases. Gambling, we call a vice, but it is only the lowest manifestation of the faculty of hope. The element of speculation, or as it is sometimes called, "operating," is derived from the same feeling. Though other affections come into play, this is the steam that developes and drives all our machinery. This race-element gives us not venturesomeness only, but audacity also. We needed men who would walk on nothing; and we had them. We needed men who would go further than they could see, and see further than they could go; and we had them. To build all the factories in New-England required something more than is needed to work them now. It was our scheming, hopeful, enterprising, venturesome men who laid the foundations for the safety of our cautious conservatives. Nor are these two classes any more enemies than the light and heavy dragoons of an army. Both are useful, and they are friends, if they only knew it. There are hopeful men—schemers, if you please—whom nothing can discourage. Some men are like oaks,—once uprooted, they lie prone, and are good only for timber and wood. Others are like ten-pins, which are set up only that they may be knocked down again. People say of a man, "He ventures too much!" But he is the conservative man's pilot. The rock he struck upon, you will avoid. It does not become you to rail at that man. Some men are like a worm which has been cut into pieces; each fragment gets a new head and puts out a new tail, and wriggles away again as lively as ever. When the community is moving under such a pressure, there is no regulated power to prevent gradual tendencies towards excess. Yet there ought to be a large and charitable way of looking at things belonging to society. We must learn that it is impossible, in a community which is carying out such immense plans, that any power on earth should mark out its path or so regulate it but that it will have to go through mutations of contraction and expansion. Some apples in a barrel will rot; all will be tainted that lie side by side with them.

Mr. Beecher claimed that the American nation has not lost a hair's weight by all this trouble. Even that which falls upon individuals is but temporary and is compensated by collateral benefits. He discovered many causes for thankfulness. The great, underlying national mercy of health was never so eminent. Men had been able to bear up under the squall that had overtaken them because their health, bodily and mental, had made them strong to bear. This was cause to be thankful. The abundance which prevails throughout the land was never greater. The average virtue, intelligence and progress manifested in the land is not touched materially by the things that have fallen upon us. No retrogression has taken place. No prostration of the public conscience has occurred. During the last ten years we have, on the whole, been gaining. Our great national struggles are pointing unequivocally toward the victory of Free Labor. Free labor was never so strong as it is to-day, and the theory of Free Labor was never so well understood. Discussion was never so willing and permitted. Churches which refused discussion have begun to discuss. Sects are falling to pieces. Slavery is under discussion everywhere. The price of slaves is falling. Western States growing up with ready markets, have converted many a New-York merchant to a belief in free labor, which has more wants, and asks shorter credits, and is better pay than slave. A special victory has been vouchsafed us in Kansas. The crop is above the ground, and no treading or mowing can send it back. Credit grows in the country as parsley in a garden; it can't help growing. You cannot destroy credit when conscience builds fair at the bottom. The late collapse was but the shutting up of one blade to open another. No ship rots at our wharves. No store fails. No wheel rusts because it rests. The railroads which have made us so much trouble will not perish; they exist. We shall lose no art. Science will draw back no single discovery. Nothing but a little temporary comfort is lost. Hope is the same. Heaven is the same. Our boundless opportunities are the same. It is not the head that has suffered. It is a little less in the pocket; that is all. For five or ten years to come we will probably be prudent. Some will be prudent for two years—they would die if they continued longer. When we fail again, as we probably shall, in ten, fifteen or twenty years, it will not be in the same way. We shall not break out again in the same spot. The question now is, how many have learned humility? How many have provided themselves with a tower of strength by profiting by the sharp lessons they have received? How many have learned to think less of their business and more of the future?

REV. DR. CHAPIN ON OUR CAUSES FOR THANKSGIVING.

The Fourth Universalist Church, on Broadway, was well filled yesterday morning. The Thanksgiving sermon was preached by the minister, Rev. Dr. Chapin. His text was Mathew vi, verse 11: "Give us this day our daily bread." The Lord's Prayer, said the Reverend gentleman, links in one chain the experience of man's entire life. It suits youth as well as age. Like the mysterious tent in the fable, an infant might carry it in his hand, and yet it might be spread to cover legions. It is true, we are not limited to its formula, in our prayers, but it breathes the spirit of all prayer.

The clause of the prayer chosen for the text was most appropriate. They had met, not, the preacher trusted, in mere obedience to a formal proclamation, but in the gratitude of their hearts to thank God for the blessings of another year. Though man had been baffled, Nature had done her duty. The early and the latter rain had descended, the hills were clothed with verdure, and the valleys were filled with grain. Nature had performed her great material sacraments of birth and baptism, of growth and fruition, and now she was preparing to lie down in a calm repose.

It was true that there was gloom around us. But though the City was sad, the country was richer. In the great essentials of wealth, the country was never more abundant. There was peace in our borders, and we were free from war, pestilence and famine. For these blessings, who would not express his gratitude, not as a mere formal ceremony, but with the vital thankfulness of the heart? And in the expression of that gratitude,—in the prayer that accompanied its expression, no prayer could be so appropriate as "Give us this day our daily bread." It was a sentiment for all possible occasions,—for hard times and for good times.

In the first place, the substance of the prayer, offered itself for consideration. It was a prayer for daily bread. But was material bread or spiritual nourishment intended? There was usually in Christ's teaching a blending of the spiritual with the material. This prayer for daily bread, was a prayer for all which helped us to live, blending the great ends of life, meaning the literal bread for the body, and the spiritual food for the soul. Let not that clause in the Lord's prayer be altogether spiritualized away. It was necessary to have food for the body, before we could have food for the soul. Christianity honors our two-fold nature, provides both for our temporal and spiritual being. It is a religion that cries out for the highest spiritual wealth, and does not neglect our bodily wants. It makes life in all its relations one integral life, teaching us that work for the right end must accompany prayer for that end, and that God works through natural laws. We recognize God in Nature when we utter the petition for daily bread. Christianity thus recognizes the useful, whatever antagonism there may be in some minds on that subject. There were many people who thought this world of so litte consequence, that we should have as little to do with it as possible. From ancient times this diversity existed. Plato contended for the first fair and the first good. Bacon represented the class that contended for the useful, the printing press and the mariner's compass. In our own day Ruskin was on the Platonic side, while Macaulay was on the Baconian, and preferred a shoemaker to Seneca. They were both right, and both wrong. Taken together they were the hemispheres of the complete truth. Christ was the sum of each—the total sphere. He did not enslave man to utilities, but while he elevated him to stand, as it were, face to face with God, he went down and touched the needy want of the hour.

The prayer, "Give us this day our daily bread," had reference only to honest, temperate labor. By all intemperance, over-toil, haste to get rich, over-anxious seeking, we balk that prayer. We must take care that the body which is to be sustained by "daily bread" is not abused, but consecrated. Sometimes we sneer at the asceticism of the early Church, when its disciples deprived themselves, for devotion's sake, of fitting nourishment; but that was noble compared with the asceticism of wealth, which deprived the soul of culture. We had been too much devoted to that asceticism. One of the causes for thanksgiving on this occasion was the fact that God had rebuked our wealth-seeking, that he had tumbled our houses of cards about our heads. We ought to thank God for the financial lesson of this year. We had been living like splendid animals, having small regard for the high and holy. We had prayed for our daily bread, as politicians, men of pleasure, men of the world, money-seekers and changers, not considering that the prayer, as Christ taught it, was for all good of life, bodily and spiritual.

In what way, in the second place, was that prayer answered? All prayer must be accompanied by an earnestness on our part to receive the answer. We cannot have harvests without planting, nor food, by praying for it, without labor. It is true, there are mysterious agencies at work, the rain, the sun, the soil—agencies which bring God on earth among us now, as he was in the burning bush—agencies of which philosophy can give no account; but we must work for the harvest of our bodies and the harvest of our souls. There was one thing especially to be noticed about the prayer; it was "Give us, *day by day*, our daily bread,"—not in a large grasp at once, but day by day. Our trust in God was to be constant. There was here no petition for rapid or sudden wealth, but a patient and continual dependence on Him—a daily prayer, and a daily answer to that prayer. Then we pray for bread; we must expect the bread for which we work. The farmer who sows rye does not expect to get corn. What we work for we shall get. It is true that God works in the affairs of this world, but it is by the same law that corn comes from corn, and wheat from wheat.

Is not that law the cause of our present financial catastrophe? We have only got what we have planted. We sowed rye and expected corn. We merited the disappointment. Instead of blessings, we have "the bread of wickedness and the wine of violence" in our midst. Let us contemplate the civilization we boast of, not as that of Christianity, or the Nineteenth Century, but of the City of New-York. We have arts and sciences, institutions of learning, of charity, churches, and the nonsense of fashion, steel and whalebone, electricity, schools, rum shops, pretending to be closed, with one eye shut, and the other peeping round the corner, wide open—we have everything that characterizes the civilization of the age, but what else do we find? Civilization is not a matter for the surface only, but is an artesian well, going down into the heart of society, working from the centre to the circumference, as all great things do; and yet was it not a fact that it was not safe to go through the streets after dark, any more than to walk in the wilds of Timbuctoo, unless we are armed like a fifty-bladed penknife? Our ballot-boxes are set as if in the midst of an Indian war-dance, reeking with rum, and guarded by dirk and revolver. Do we call this civilization? Almost every night the shrieks of a violated life are heard in our streets, and God sees murder among us, as He might see it in the wastes of Africa or among the Apennines. We have much to be thankful for, it is true, but how much more should we have to be thankful for, if we had done our duty?

The spirit of the prayer "Give us this day our daily bread" was dependence on the Great Father, and the lesson taught us in the trials of the present year, was also the same dependence.

REV. DR. BETHUNE'S DISCOURSE.

After an earnest prayer for the mercy of God upon the poor at this inclement season and during the prevalence of the present dearth of employment, Rev. Dr. Bethune preached an eloquent and impressive discourse to a crowded congregation from the 15th and 16th verses of the last chapter of the Epistle to the Hebrews—"*By Him, therefore, let us offer the sacrifice of praise to God continually, that is, the fruit of our lips, giving thanks to his name. But, to do good and to communicate, forget not, for with such sacrifices God is well pleased.*"

The Reverend Doctor commenced by observing that the ceremonies of "harvest home" came down from the Scandinavian worship. He regretted that the custom was disregarded by the descendants of those who were accustomed to so expressive an acknowledgment. The identity of "thank offerings" was traceable from the very gates of Eden, through all the forms of Pagan and Jewish and even of aboriginal American worship. The Jews had a junction and confluence of motives to gratitude not unlike our own. They celebrated their deliverance from Egypt. We remember our civil emancipation and the peculiarities of our spiritual freedom, remind us strongly of those of the ancient Israel of God.

This was a day of thanksgiving, and no other topic was permissible. The contemplation of the Divine love was a means even for repentance. Our thanks are not to be presented as ignorant or as skeptical, but in the spirit of Christians who in approaching God seek access to Him through the Mediator. Out of Christ, our worship, our thanks are impiety. Our first thanks are due to the Father for his merciful revelation of the Gospel in and through Christ, and especially for his distinguishing love, as he has given us a personal practical interest in his promises. Here, for the first time in the history of nations, has religion been left free from all trammels of political government, a relation whose favor is more hurtful than its very enmity. Never, then, let us prove our ingratitude by denying freedom of conscience to all. Our religion, regarded as the kingdom of Him whose religion is in the heart, relies for success only in the Holy Ghost sent through the truth into the hearts of men. Our only strength is in His blessing, and that blessing is only with us so long as the weapons of our warfare are "not carnal." Our only aggression must be the gentlest mercy; our only reward to share in the joy of Him who is the Saviour of sinners. Woe, woe to this land when in the brutal hurly-burly of popular strife the ark of the Lord is brought out among the contentions of the people.

Eternity would be too short to recount the mercies of God. Let us think this day upon the inestimable privilege of living under a constitutional Government which God (notwithstanding our great unfaithfulness) happily preserves to us. Before we dishonor the wise choice and patriotism of our forefathers, let us consider under what other economy we should be safer or with a less admixture of evil. Our laws, by their checks and balances, put the happiness of the people into the hands of the people themselves, so that if they are not safe, it is their own crime. We cannot expect privileges without performing duties. If intelligent and otherwise conscientious men are too nice to mingle in the service of the people, and so the reins of Government get into the hands of bullies and demagogues and traitorous candidates for office, the consequences lie at the door of those who are the first to complain of them. The Hollanders, now sunk into a monarchy, once left others to do what they should have done themselves. Disgusted with the duty of mingling with the masses, first they sank into leaving authority in the hands of delegated aristocracy, and now as a people are powerless. True, there are many evils in our public affairs, yet are they all within the reach of a faithful public spirit. The faults of individuals do not affect the principles of government, which, if it alter or retrograde, it must be an inevitable approach to despotism. The buoyancy and balance of the vessel of State will always enable her to right herself, however from sudden commotion she may roll, first on one side, and next from some opposite popular tumult on the other. But she will not go down; she will not founder; for, thank God, there are yet those amongst us who fear Him.

As a people, by loving the intoxication of every excitement, we have brought our present difficulty upon our own heads. Progress! progress! progress! has been the cry to drown the warnings of experience; and green philosophers, ignorant of any action but go-ahead, have blown up the bladder on which they hoped to swim upon the popular tide. We cannot be surprised that the people lost their heads when credit ran away from her mistress. We profess to build our circulation on a solid basis, and then very sagaciously quarry our foundation to send it abroad. It may be said that we theorists are no judges; perhaps so; but your *practical* men have got a country overflowing with the means of life into a most painful predicament. [Sensation.] God has given us a most plentiful harvest. Add to the abundance of breadstuffs, our fuel, our metals, our various products, sufficient for independent national existence, was it not, comparing our condition, (with that of Ireland for instance,) was it not preposterous *profanity* to call our present condition a judgment?

From war how mercifully have we been exempted. Should civil war be permitted, who shall say where it would end? If it be said, do we deserve it? it may be answered that, upon the ground of deserts, there is not one among us who does not *deserve* the damnation of hell, and therefore let us mingle with our hallelujahs the confession of ill-desert.

What shall we render, what are the "thank-offerings" with which we shall come before God this day? Our temple service demands no bloody sacrifice. Let us offer the sacrifice of praise to God continually. We come not to buy costly pardon, but to praise him for the gift of his only begotten Son, for that sacrifice "once offered for all." We praise him for His Spirit, for His Word, for His Church, for his Providence. "He hath not dealt so with any nation, and as for his statutes they have not known them." And yet, let us not forget another form of thanksgiving without which our devotions are but those of the hypocrite. Let us *imitate* His loving kindness and loving mercy. "To do good and to communicate forget not." He calls us to the high privilege and glory of "doing good," the blessedness of "communicating." Can we as Christians forget the cry of the poor; of those who yesterday knew not a want the cry of the strong man, of the famishing child, of the young girl, tempted by hunger to shame, the cry of woman when her hour is come with no comfort or cordial near her miserable bed? Oh, to "do good" forget not, for with such sacrifices is the Father well pleased. Glorified Son of God!—Thou art sick no more, a stranger, a prisoner no more, sitting not now in weariness on the brink of the well, and longing for its waters. Our "goodness extendeth now" not personally, to "Thee," But Thou hast said: "Inasmuch as ye have done it unto the least of these little ones, ye have done it unto me."

You who have stood firm in the surrounding downfalls, thank God for it, and let your acknowledgment be *very practical*. Otherwise, if you forget God this day, he may forget you.

The sermon being ended, a collection was made and placed in the hands of the deacons for general distribution. The service appeared to arrest very close attention; the musical selections for the occasion were of a high order and admirably executed by the choir.

DR. OSGOOD ON THE DAY.

There being no services in Dr. Bellows' Church the attendance at Dr. Osgood's was very considerable. Dr. Osgood himself conducted the ceremonies, and delivered a sermon from the 30th chapter of St. Matthew and 30th verse, "Let both grow until the harvest, and in the time of the harvest I will say to the reapers, 'Gather ye together first the tares and bind them in bundles to burn them, but gather the wheat into my barn.'" The course of nature, he said, moved in returning periods, and whether in the cot or the palace; whether in the lives of individuals or of nations, a certain law of periodicity appeared. The seasons of the year were the most obvious exhibitions of this law,—every Spring time being a type of all beginnings, and every harvest being a type of all achievements and endings. The harvest which now, blessed be Heaven, was pouring in upon us its more than golden tide, was but a part of that continual income of consequences which, whether ebbing or flowing, always moved in a certain order. And this harvest itself, if carefully examined, would be found to bear within its productions the fruits of all that had been done by mankind from the beginning. In each grain of wheat and implement of reaping we saw the collective care of the whole human race in bringing them to their present perfection. But time became vain unless divided into limited periods, and he purposed, to day, to consider the current year's returns in connection with the marked social period which this year summed up. His subject, accordingly, would be the lessons of the last twenty years,—and of the wheat and the tares of the harvest that was now stored up for our instruction. The interval between 1837 and 1857, which was so marked financially, was also strongly marked in the history of the nation. The accession of Martin Van Buren to the Presidency was considered as a sanctioning by the people of the general policy of the previous administration of Jackson, and as fixing upon the country the system of Free-Trade, State Independence and Territorial Annexation; which, with occasional interruptions, had been the popular theory, and was the general theory still. The result of this Democratic policy had been to throw the business of the country upon its own resources—to turn the currents of power from a Federal to a commercial centralization, and removed the metropolis of influence from Washington and Philadelphia to New-York. Accordingly, during the history of the last twenty years, the centre of life had been in business more than in the Government of the nation; and the "let-alone policy," with all its perils, as well as all its privileges, had given business a predominancy of daring and achievement perhaps never before seen in the annals of a nation. Business had also armed itself with the new and mighty powers furnished by science and art; and the steam locomotive, and telegraph, by both land and sea, had startled the world by their marvelous achievements, as the messengers, carriers, and attendants of the mighty empire of trade. Without their help the enterprise of the last 20 years would have been only the wildest dream, and the new dominions which it had opened to us would have been of little more use than so much space mapped out upon the clouds. The new territory acquired by the United States during the last 20 years amounted to 1,300,000 square miles, which was larger than the dominion of the whole Union at the close of the War of Independence. Not with a sullen complaining, therefore, but with a Christian's cheerful faith and solemn thankfulness should we study this lesson to-day. What the soil of our country had produced in 20 years defied the powers of arithmetic to represent, and any attempt to state its harvests dizzled the brain with its immensity. The yield of the land in 1855, according to the Patent Office report, was $1,300,000,000, or about two and a half times the value of all the coinage of the nation from the beginning until the end of 1856. The Indian corn crop alone was worth more than all the gold that ever came from California. The 165,000,000 of bushels of 1855 was likely to be more than distanced in the present year, for it was probable that the United States would make up the deficiency of the crop in Canada. The cotton crop had risen from one million four hundred thousand in 1836–7 to nearly three millions in 1856–7. In the manufacture of iron America had now reached the point where Great Britain stood twenty years ago, and had increased our production to one million of tons, with a prospect of boundless increase, when our coal fields, which are three times as large as those of all the other countries combined, shall, by a better industrial policy, and by availing ourselves of the valuable invention of 1837, which applied anthracite to the manufacture of iron, be more effectively wrought. The last official accounts fix the manufacturing capital of 1850 at over five hundred millions of dollars, and the annual production of manufactures, including materials, at over one thousand millions. Our commerce exhibited the same ratio of increase with the other branches of industry, and of our 25,000 miles of Railroad, all but 1,400 had been the work of the last twenty years. This commercial emporium was a standing proof of the wealth of the country, for the whole nation contributed to its wealth. The valuation of property, real and personal, in it has risen to more than five hundred millions of dollars, and the returns of the Savings Banks, which some might regard as the lowest element of our wealth, though he esteemed it the most significant, showed that the whole amount received at the Savings Banks was more than one hundred and nineteen millions of dollars; that the whole amount paid was more than one hundred and two millions of dollars; and that the amount of interest paid on the whole was more than eleven millions of dollars; and that in our sixteen Savings Banks on the 1st of January, 1857, the whole amount on deposit was $32,000,000, payable to the working classes. We might well ask ourselves whether, in the face of such facts, we ought to yield to the despondency of doubtful times, and in the chagrin of recent losses forget the abundance of our blessings. The mere fact that more than one million of houses, or perhaps two millions, have been built in our domain in twenty years, spoke of a greater than even material wealth, and the new million of housekeepers since 1837 had done much to help on the work of the schoolmaster and preacher, and enlarge the true worth of the harvest. We would have a striking idea of the increase if we allowed eight persons to a house, and imagined 12,000,000 of people since 1835 sitting down to-day to a Thanksgiving dinner, in 1,500,000 houses, whether the last new palace erected in Fifth-avenue or the last log cabin built in the forests of Kansas. The dining-room sufficient to accommodate them all, supposing seats to be placed on both sides of the table would be about 2,300 miles long, and would reach nearly from New-York to San Francisco, or more than five times the length of Great Britain. If we allowed twenty-five feet to each house, the whole would form an unbroken avenue extending from New-York to the Pacific shore, and would leave a large surplus of houses. And if we wished to judge of the progress of the useful and beautiful arts, be sure to estimate it by the progress of the art that builds the houses for the families; for these demanded the employment of all the arts, both useful and ornamental. In the increase of schools, of colleges, of newspapers, of libraries, and of all the other ideas of intellectual and educational progress, the results were proportionally great. And in the matter of letters—written letters—which did so much to educate both the mind and heart—whilst the number that passed through the Post-Office in 1837 was but thirty-seven millions, in 1856 it was one hundred and thirty-one millions. The circulation of books—and of the best books—had wonderfully increased. The 1,500 public and school libraries, reported in our last census, must have increased to nearly 20,000 within the present year, the works most in demand being biographies and histories, which were the best antidote to the baser publications that were so much fostered by bad people. A respectable gentleman of this City had recently indulged in some animadversions against the public schools, alleging that from their want of moral and religious education they might be looked upon as fostering crime. Before anything was said of the defects of our public schools—(and he admitted that they had some defects)—from that quarter, we might, perhaps, ask his Grace, the Archbishop, what proportion of those who have shown themselves in the Police reports of this City as practically schooled in crime, had been educated under the auspices of that Pontiff who holds his seat at Rome in the affections of his people by favor of French bayonets? The whole number of Bibles issued within the last twenty years from the Bible House, was 3,391,697, and the number of Testaments 6,450,594, being a total of 10,009,800. In religion a corresponding advancement was obvious. We could easily see that the religious preachers most conspicuous in America, within the last twenty years, had not urged their authority in threats of priestly excommunication, or of predestinarian fire and brimstone, but upon the love of God and the moral and spiritual worth of man. Whence, then, the reverend gentleman asked, the contest between all the plenty of the last twenty years and our present limitation. It was because the tares had been allowed to grow up with the wheat—tares, too, which, like those of Judea, looked very much like wheat, until about the harvest time, when they were found to yield no grain. The tares which grew up with all this wealth and worth of wheat, were Haste and Waste—haste to make money, and waste in spending it. The reverend gentleman dwelt on these topics at some length. He alluded passingly to two of the causes which were generally assigned as accounting for the prevailing panic—female extravagance and the banks. The one he attributed to the error of a man's balancing the debts he owes against the debts due him, and thus fostering a thoughtless expenditure and a flashy folly on the part of his family. Of the other, while admitting the excellence of the system, he said it would doubtless be sound that a Board of Bank Directors generally exhibited less of brains than their vaults did of bullion. He advocated the necessity for the maintenance of a balance not only in the monetary and commercial, but also in the intellectual and moral spheres. He referred to the fact that precisely 20 years ago, that is, on the 26th November, 1837, the church edifice that the present congregation had erected, on the corner of Spring and Mercer-streets, was destroyed by fire, and, in conclusion, contrasted the changes produced in that congregation in the years that had passed since then.

The benediction and the singing of an anthem appropriate to the day, closed the services.

SERMON OF REV. DR. PARKER.

Dr. Joel Parker, of the Fourth-avenue (Presbyterian) Church, preached from the text found at II Cor., ix. 15—"*Thanks be unto God for his unspeakable gift.*"

Thanksgiving and praise, he said, constitute a large share of the duties we owe to God. The Psalms of David, the inspired liturgy of the ancient Church, consisted largely of thanksgiving and praise. Not less but more joyful is our Christian worship. Afflictions are occasional, scattered here and there to checker this earthly scene, while blessings are a continuous stream. There is scarcely any condition in which there are not many things to solicit our thanks to the Giver of every good and perfect gift. Hence the chief magistrate of our State appoints a day of public thanksgiving in this time of financial distress with the same general propriety as in seasons of more uniform prosperity.

In presenting the incitements to Thanksgiving, the pastor may limit himself to a survey of some special gifts or may exhibit a more general view of the divine mercy. I prefer for this occasion the more discursive and general view. Our text speaks of the gratest and most comprehensive of all the mercies of God. Thanks be unto God for his unspeakable gift. I need not say to you that the gift here referred to is Christ.

Its qualities are ineffable, whether we consider its magnitude and glory or its adaptedness to our necessities. As a pledge of the divine bounty it is large enough to assure us that no other needful good will be withheld. If God withheld not his well-beloved Son, but freely gave him for us all, how shall he not with him also freely give us all things?

But I choose to consider the gift of Christ as the procurer or cause of all other Divine bestowments. I propose to exhibit these blessings chronologically, as far as the historical view of the subject is concerned; for it is on the stream of history that most of our blessings are borne to us:

1. The first influence of God's unspeakable gift is the reprieve and continuance of our ruined race. The language of law, "In the day thou eatest thereof, thou shalt surely die," was turned in a promise of Christ's intervention, else the first pair had been struck dead in the Garden. But a scheme of mercy protracted their earthly existence, and in successive generations brought us to the condition which the race occupies to-day, with a thousand millions of population upon the globe.

2. The next great gift, through Christ, was language. Language is a divine gift—miraculously bestowed upon our first parents, as it was afterward conferred in the gift of tongues to the Apostles.

3. The conservation and use of language is not less remarkable.

The confusion of tongues was a punishment for abuse of the gift, and yet used to create various nationalities and various culture.

These languages became two great families—the Oriental and the Western. God chose the Hebrew, a tongue of small vocabulary and simple structure, to be the vehicle of another great gift—revelation. This language, tinctured by the learning of the great lawgiver, Moses, skilled in all the wisdom of the Egyptians, enriched by the nomadic life, and further by the songs of the Warrior Psalmist and his accomplished son, Solomon—this language labored for a thousand years to imbibe an exact theology; to generate ideas of holiness, and to clothe in the imagery of a beautiful and picturesque country, and agricultural and shepherd life, the ideas of the old prophets.

When these ideas had been imbedded as in a thick stratum of the growing language, God fossilized it, that it might be unchangeable.

The same hand that struck with death the moral influence of the Jewish stock paralyzed its tongue. As a martyr's corpse defies the power of his persecutors, so this dead language forever after defied the power of the Rabbis to pervert the ideas thus locked up in the casements of a dead language.

After this period, God had prepared another tongue—the Greek—the language of exact philosophical analysis and speculation—of scientific history and dramatic and epic poetry—to be the vehicle of the more perfectly developed theology of the Christian Revelation.

Thence the kingdom of God passed in the on-going of its church life into the Latin tongue—the language of conquest and of legislation. Here the conquering Church entrenched itself; but after the fall of the Western empire, and especially under the influence of Charlemagne, the power of Christianity—not the ecclesiasticism or the liturgy, but the spiritual power of Christianity—passed into nations under the sway of the languages of modern Europe. Thence in the reformation this influence began to concentrate itself in the English tongue. Our language has thus become an important vehicle for Christianity, and we are blessed with having it for our vernacular.

Through this comes all our Christian institutions and their blessings.

We must now dwell largely on the connection of all this with our national advantages. Then we consider the blessings of the year in our Commonwealth, our City, our congregation, our respective families, and especially in the bearing of all these blessings on us individually, as indicating our obligations to join with the Apostles in saying, "Thanks be unto God for his unspeakable gift."

SERMON OF REV. DR. SPRING.

At Dr. Potts' (Presbyterian) Church, corner of University-place and Tenth-street, Rev. Dr. Gardiner Spring delivered the sermon yesterday morning, taking his text from Job, chap. 35, v. 10: "*Where is God, my maker, who giveth songs in the night?*" It was a sweet thought, he said, that in the midst of the darkness, the sorrows and afflictions of this world, God giveth songs in distress—the power to bear up under suffering and trial, an alleviation of our burdens when they seem too heavy. Dr. Spring divided his discourse into six parts.

I. There was a night in the world of nature which is vocal with song. All nature rejoiced in the light of day. To men, to the beasts of the field, to the insect and to the opening flowers, the sunlight was equally grateful. We all loved the light, yet we could not but admire God's wisdom in sometimes shutting out the glare of day. Night was the period of quiet; when the shades of evening fell, and darkness came upon the world we rested from light. Yet there were songs and brightness in night which rivaled that of day. A devout mind could not observe the firmament studded with stars, or behold the moon leading a silver trail through the Heavens, without holy thoughts and emotions of reverence for the Being who created all. Night was the time for serious reflections, the hour of prayer and praise.

II. There was a night vocal with song in the moral world. God, in the beginning, created man in His own image, and he came into the world a being free from sin. The morning stars sung together, and a blessed light shone through Paradise. But the first temptation was yielded to, the forbidden fruit was tasted, and the night that followed cast the world into a deep gloom.

> "Earth felt the wound, and Nature,
> Sighing from her seat, gave sounds
> Of woe that all was lost."

Superstition, Heathen tradition and idolatry prevailed throughout the world. Yet were there "songs in the night" in that dark age of the world. It was decreed that woman should bruise the head of the serpent; the harps of the prophets sounded forth predictions of the coming of the Saviour. At length, after 4,000 years of gloom, their prophecies were verified, and then the glorious declarations of His coming were made, and the world rejoiced. His doctrines spread, Christianity gained ground, anthems of praise arose, and in these days "songs in the night" were still heard. The Reformation, the good work of missions to the lands of benighted heathen, were steps in advance towards that future for the consummation of the Christian's hopes when glad tidings of the second coming shall be reëchoed through the world, and glory and praise be awarded to Him who from his high and holy place should proclaim everlasting peace.

III. The night of spiritual declension was not without its songs in the night. When the sinner was sinking backwards into immorality, becoming the slave of appetite and sense, and forgetting the high purposes for which he was created—when around his soul gathered the shades of a dark night which, like that of the Polar regions, lingered long amid snow and ice, where all was barren and unproductive, where no seeds of good fruit were planted, and no buds were bursting forth, still there was the consoling thought that the darkest period was that just before day-break, and that out of error truth often sprung.

IV. There were songs in the night of personal spiritual despondency. Many perplexities of spirit were to be borne in this world; desponding thoughts often came, trials and adversity were our lot here, but still in the midst of all the true Christian was happy.

V. "Gracious God giveth songs in the night of affliction." When our earthly hopes were disappointed and our ambitions frustrated, Religion gave us the power of endurance and taught us even then to sing hymns of praise to the Almighty who chastens us for our own good. Zenocrates had related of Plato that a bird flew into his bosom and he fostered and protected it. So if we would fly to God and repose our griefs in His bosom in the hour of tribulation, He would care for and protect us.

VI. There were songs in the dark night of the grave. Mortality was the lot of man. The stem withered, the bud was blighted, the leaves scattered and dry. "Man giveth up the ghost and where is he?" Generations and empires lived and passed away and were forgotten. Where was God in this dismal night of the grave? Life was an inexplicable mystery if man's career must end in the clod. It was the law of Nature that night should be succeeded by day. God promised to overcome death, and beyond the grave man would live immortal, and sing anthems of praise to his Maker. This was a sombre subject for a Thanksgiving sermon, continued the minister, but was it not appropriate to this season of distress and gloom? Yet there was everything to be thankful for. With a few days of turbulence we had had years of peace, with a brief period of scarcity we had had years of plenty to the poor, and pampered luxury for the rich.

REV. DR. STORRS—CLIMATOLOGY.

Rev. Dr. Storrs preached a sermon in which he showed the effects of climate upon man, physically and intellectually. He took for a text the 16th and 17th verses of the 74th Psalm—"*The day is thine, the night also is thine: Thou hast prepared the light and the sun. Thou hast set all the borders of the earth: Thou hast made Summer and Winter.*"

He said it was possible that if we looked back for three or four months we might not discover much for which to be thankful. Within that time the accumulations of years had disappeared; enterprise had received a blow from which it had not yet recovered; business had been prostrated, and the country had suffered severely. And yet it was remarkable that amid the general crash, the general business ruin, the people retained their natural buoyancy—were never more cheerful than now. It was of the cause of their buoyancy—of their vivacity, that he intended to speak. He believed it to be mainly if not altogether owing to the peculiar character of the climate in which we lived. That might be considered by some an insufficient cause to assign for it, but in proof of its power, he instanced the peculiarities of the human race in the hot, in the cold and in the temperate climes. In the first the people were dreamy and indolent, in the second stolid and stunted, but in the third they were robust and vigorous. Doubtless all had noticed in our own country, the enervating influences of a warm, sultry day, and the invigorating influences of a clear, buoyant atmosphere; and if they would but give the subject a thought, they would find that for some time past we had enjoyed a peculiarly healthful atmosphere. The sky had been clear and the air pure; and that he assigned as the cause of the excellent spirits of the people throughout this time of wreck and ruin. His discourse was elaborate; evincing extensive and careful gathering of authentic information in relation to the peculiarities of climate in the various countries of the world, and the characteristics of the people residing in them.

HIGHLY IMPORTANT FROM EUROPE.

ARRIVAL OF THE VANDERBILT AND AFRICA

Details of the Important Financial News.

The Great Panic in England

Suspension of the Bank Charter Act.

EFFECT THROUGHOUT THE EMPIRE.

EXTENSIVE FAILURES

French Imperial Decree on the Crisis.

ADDITIONAL FROM INDIA.

The United States steamship *Vanderbilt*, Edward Higgins, Commander, from Havre and Southampton at midnight of the 14th inst., with 305 cabin passengers, and $250,000 in specie, arrived at Quarantine at 3 A. M., yesterday morning.

The *Africa*, from Liverpool, 9 A. M. of the 14th has also arrived.

Throughout the passage the *Vanderbilt* has encountered severe adverse weather. At 1 P. M., on Sunday the 22d, saw a large steamship standing east.

The financial news by the *Vanderbilt* is of the highest importance, and we give below full particulars of the brief telegram received from Cape Race.

The Government obtained a victory over the opposition coalition at Neufchatel on the 8th. The decree of the Grand Council on the basis of the representation was rejected by 6,113 votes to 5,847.

The Legislative Chamber of Belgium was opened on the 10th. The new Ministry, as previously named, had been officially announced.

Private letters from St. Petersburg state that the financial crisis had been severely felt there,—that silver coin was excessively scarce,—and that the price of everything but meat was extortionate.

The Czar's visit to Poland had been officially announced to have produced an order that Polish is to be the language of tuition employed in all the old provinces of Poland.

The Sublime Porte had forwarded a second note, protesting against the union of the Principalities.

M. Abatucci, the French Minister of Justice, died on the 11th in the 65th year of his age, from an abscess in the intestines.

The French Legislative body is convoked for the 28th inst.

The Infanta Amalia, wife of Don Sebastian, and sister of the Duchess of Tuscany, had died at Naples of bronchitis.

Advices from St. Petersburg report the loss of the Russian steamer *Kouba*, of 100 horse power, in the Caspian Sea. She was driven on a reef in a violent storm, and, out of a crew of 75, the commander, two lieutenants, a sub-lieutenant and 18 men perished.

The rumored attempt on the life of the Shah of Persia has been contradicted on official authority.

Marshal Radetzky celebrated his 91st birthday on the 2d inst.

THE FINANCIAL PANIC ABROAD.

THE PANIC IN ENGLAND AND THE SUSPENSION OF THE BANK CHARTER ACT.

From the London Times, (City Article,) Nov. 12.

This has been the most anxious day in the city since the height of the panic in 1847.

The first disaster announced was the stoppage of another Scotch establishment—the City of Glasgow Bank, with a capital of £1,000,000, a reserved fund of $90,595, and 96 branches.

This was followed by the suspension of the London discount-house of Messrs. Sanderson, Sandeman & Co., with liabilities for three or three and a half millions, believed, however, to be amply secured by commercial bills and the property of the firm.

The telegraphic accounts from Glasgow during the morning described a continuance of the run which commenced yesterday on the various banks, and nearly 800,000 sovereigns in addition to the 300,000 dispatched last evening have been sent from the Bank of England to meet the demand. It was stated also that a military force had been found necessary at Glasgow to preserve order.

The drain of gold to Scotland at the rate of more than a million in two days constitutes, of course, a most serious addition to the pressure in London. It must have its limits, however, and these can be clearly traced. The authorized note issues of Scotland amount to £3,087,239. Beyond that total not a note can be put out, except against gold.

The English funds opened this morning at the advanced quotations attained yesterday after regular hours, but the market presented an uncertain appearance, and subsequently experienced various fluctuations. The first quotation of Consols for money was 89¼@89⅜, from which on the publication of the news by the India Mail there was a further improvement to 89⅝@89¾. The stoppage of the City of Glasgow Bank then caused a reaction to 89¼, from which there was a tendency to a new rebound, when the suspension of Messrs. Sanderson & Co. transpired, and produced a further sudden depression, the final transactions being at 88¾@88⅞. For the 7th of December the last price was 89@89⅛. During the morning loans on Government securities were offered at 9 ℘ cent., but it was afterwards difficult to obtain them at a higher rate. The agents of the Scotch Banks were active in taking all that could be had. During the day two failures were announced in the Stock Exchange, but they were of insignificant amount. Bank Stock left off at 209@211; Reduced, 87⅛@87⅜; New Three Per Cents., 87⅛@87⅜; India Stock, 210@213; India Bonds, 50s.@40s. discount; and Exchequer bills, 25s.@20s. discount.

In the course of the afternoon a report was circulated that the Australian mail steamer *Emeu* had arrived at Suez with nearly a million of gold. The actual sum is £526,000, and this opportune amount may be expected to reach Southampton by the *Australasian* on the 18th or 19th inst.

The transactions in foreign stocks in some cases show greater depression, but business has generally been of an unimportant character.

The applications at the Bank to-day for discount were again extraordinarily numerous, but this feature loses much of its importance from the circumstance that it is chiefly from parties oversupplying themselves.

The whole history of our situation is plain. For years past certain provincial joint-stock banks have gambled to an incredible amount by means of what are termed re-discounts—that is, with a limited capital they have granted accommodation to an almost unlimited extent, sending the larger proportion of the bills thus negotiated to the discount establishments in London, who, in turn, discount them for the joint-stock bank on the strength chiefly of the indorsement of such bank, and not upon any careful estimate of the drawers or acceptors, or the legitimate character of the transactions they represent. "Of course we are safe with the indorsement of the Liverpool Borough Bank" is the cry. "The character of its business may be doubtful, but its shareholders are all liable to their last farthing." Again, "Why should we hesitate with the Western Bank of Scotland? Among its proprietors are two or three names which are alone good for as many millions." But how is the money obtained which is thus freely granted by the London houses? The security relied upon is the ultimate responsibility of a certain number of shareholders scattered over a large district, and which, so far from having anything in common with a sound banking security, is wholly unavailable in emergencies, and can never be realized except through protracted legal processes; but the money advanced consists of deposits lodged for the most part at call with the discount houses, or at notice ranging perhaps to a month with the joint-stock banks. Here, then, is a deliberate breach of every recognized banking principle, and it is one that on each occasion of trouble has led to the same results. The London money-dealers cannot have been insensible to the peril; but their practice is to carry on the system until its inevitable consequences develop themselves, and then to seek safety by cutting off "facilities" and throwing the applicants upon the Bank of England. Then we have deputations to the Governors, threats that if something is not done the whole trade of the country will be brought to a stand, and an outcry, of course successful after the requisite amount of alarm has been created, for the suspension of the Bank Charter Act. If, however, the example of 1847 had never been set, and these persons had been taught to feel that, happen what might, the laws of the country—in the full knowledge of which they had undertaken all their operations—would be rigidly kept inviolate, not only would the public never have been disturbed by predictions of coming ruin, but every safeguard that ingenuity could devise would have been secretly prepared to provide for any casualty. If the discount-houses and any of the joint-stock banks apprehended a withdrawal of their deposits to an extent to cause public inconvenience, it was their business to make common cause to guarantee each other's safety, and, if any nominal or contingent suspension were necessary, to bear the discredit of it themselves, and not to inflict it on the Bank of England and the country. They could have announced to the public that a run being threatened they had combined to mitigate its consequences; that, not being able to foresee its possible extent, they had agreed to suspend for the moment any return of deposits, and that to meet the difficulty they would issue their promissory notes at three months bearing nine per cent. interest, and secured by their common liability. A meeting of all the principal bankers and merchants, including the Governors and Directors of the Bank of England, might have expressed approval of the wisdom of their course, and before a few weeks had passed these notes would have been at a premium. But, unquestionably, the character of the issuers would have been damaged, since the fact of their having been obliged to resort to such a method would have fixed them in their right position in relation to the causes that had led to it. If any character was to be damaged, it was much more pleasant that it should be that of the Bank of England, the country, and the Government, and, thanks to the complaisance of the latter, they have succeeded in placing it on that footing. To be sure they took care that matters should go to a point at which the Cabinet would have little choice. There was, however, an alternative which, although equally unjust, in being an act of Government relief for which there was no true claim, would still have prevented a sacrifice of principle. An issue of one-pound notes could have been adopted without any infringement of the doctrines on which the Bank Charter Act is grounded. The fact that the permission for the circulation of such notes terminated in 1829 is not material, as the law could have been set aside on one point as easily as on another. This plan, however, seems not even to have been considered. After ten years' experience, therefore, and all the enlightenment that was thought to have been attained, we have been thrown back at once to the discreditable position we occupied in the last crisis, and all the admirable conduct of the Bank of England and of the respectable mercantile public has been rewarded by a proclamation to every speculator or reckless money-lender who may choose to disregard the plainest principles of monetary science, that he will always find his safety in the very panic which his own misconduct has promoted, and that the only persons who will be brought to disappointment or confusion will be those who have prudently guided themselves by the law, and have relied throughout upon its inviolability.

Annexed is the circular issued by Messrs. SANDERSON, SANDEMAN & Co., announcing the necessity for their suspension. The liabilities of the house to depositors, by whom bills are held as security, are stated to be between three millions and three millions and a half, while those to other parties may be about £200,000. The great majority of the bills held being perfectly good, and such as would be discounted by the Bank of England, the depositors will not, in these cases, suffer any inconvenience, and the effects of the stoppage will, therefore, be very limited when compared with the magnitude of its appearance. Ten years ago the house suspended during the crisis which then raged, and in less than five months it resumed business, Mr. SANDEMAN being admitted as a partner. An equally favorable result is confidently hoped for on the present occasion. The principal difficulties of the firm have arisen from the failure of the Liverpool Borough Bank and DENNISTOUN & Co., but from neither of these sources can any ultimate deficiency be much apprehended:

KING WILLIAM-STREET, Nov. 11.

It is with extreme pain we have to announce to you that our house is under the necessity of suspending business—an event which was wholly unforeseen and unexpected by us.

The pressure of the times and the recent lamented death of our senior partner, Mr. SANDERSON, have left us no alternative but to take this step, which we trust will be but temporary. The accounts are being made up with all dispatch, and in a few days they will be in a state to be submitted to those interested.

We are, &c.,
SANDERSON, SANDEMAN & CO.

Many merchants, in order to gratify an ignorant impulse of caution, have now at their bankers' two or three times the amount they ordinarily keep. The reason they give is they "do not know what may happen." They might know, if they would take the trouble to reason, that the foreign drain having been almost wholly checked, there can be no increased demand for money, except such as may be occasioned by their own fears and by any temporary contingency like the Scotch panic; that under such circumstances, whatever is taken from the Bank must always within a few days return to it; and that under any circumstances the Bank will continue to afford at the fair market price every accommodation it would ever have granted even in the calmest times.

From the London Times (City Article) Nov. 13.

The Bank Charter Act is abrogated. Its fate at the second time of trial has been the same as at the first. The English Government have resorted to the notification that the Bank are authorized to extend their issues on approved securities, without regard to the amount of bullion in their vaults, at a rate of not less than 10 per cent.

Although the announcement will give immense relief from fears which were rapidly spreading, there can scarcely be an Englishman who will not receive it with deep regret from the humiliation it involves. It must have resulted from one of two causes—either blind fright or an inherently unhealthy condition of business, which prevented our merchants from sustaining themselves against a rate of discount such as is borne at Paris, Hamburg, and a number of other centres of commerce.

In either case the conclusion is equally lowering to our fame as a mercantile nation. It is satisfactory to believe that the measure was neither asked for nor recommended by the Directors of the Bank of England, or any delegated representatives of the leading mercantile or banking firms. At the same time, in justice to the Government it must be admitted that the period had obviously arrived when protective steps of some kind had become absolutely necessary.

The position of the Bank of England and the private banks was never one of higher confidence, but the apprehension was evident on all sides that a withdrawal of deposits from the discount houses and joint stock banks might commence at any instant and totally cripple their power to continue further accommodation; that the Bank of England, from the point to which their reserve has been brought by the sweeping away of nearly two millions of gold for Ireland and Scotland, could in such case afford no adequate help and consequently that if a resistless panic was not to be considered as having actually commenced, we were in a position in which no one could calculate on its being kept off even for a single hour.

But there were remedies available other than that of breaking and destroying the law—for a law which has been contemned on each occasion of trial must be looked upon as destroyed. The state to which we had come had not been brought about by any fault of the Government or of the community at large, and it was for those who had occasioned it to find their own means of extrication. They did not look about for those means, because they knew they could obtain relief elsewhere. If this conviction had not animated them they would long before the present week have concerted measures of defence.

The English funds opened this morning with an unsteady appearance, although the announcement of £260,000 of Austrian gold by the *Avon*, in addition to the £525,000 expected by the *Australasian*, produced a favorable effect. Consols for money, which left off yesterday at 88½@¾, were first quoted nominally 88⅞@89, but the brokers who act for the principal banks were large sellers of stock, and the dealers, from the scarcity of money, being indisposed to buy, a fall took place to 88½. [illegible] letter relaxing the operation of the Bank Charter Act would soon appear, and a number of heavy speculative purchases having been made, a rally ensued to 89. Sales, however, were renewed, and it is estimated that the whole amount of stock thrown upon the market during the day was at least £600,000 or £700,000.

Under these influences the price again receded to 88¼@⅜, but at 3½ the Bank broker announced the letter from the Treasury, and there was an immediate advance to 88¾@89½. The current difference between the price of Consols for money and account was 1 ℘ cent., and some of the principal dealers gave at the rate of 15 ℘ cent. for loans till December.

After regular hours there was a further improvement, and bargains were effected at 89⅜ for money and 90⅛ for the account. Bank Stock left off at 209@211; Reduced, 87¼@¾; New Three per Cents, 87¾@88; India Stock, 210@213; and India Bonds, 50s.@40s. discount. Exchequer bills experienced a great fall, and left off at 40s.@25s. discount.

At the Bank the applications for discount were enormous. In fact, to-day and yesterday the pressure was heavier than at any time in 1847. To add to it, the country banks were drawing notes largely as a measure of precaution.

The Government letter to the Bank does not specify what is included under the head of approved securities besides commercial bills. It is thought that Exchequer bills will be received but not stock, as for the latter there is always a ready market to any amount.

The final quotations of the French Three ℘ Cents. on the Paris Bourse this evening were 66f. 55c. for money, and 66f. 60c. for the end of the month, showing a decline of an eighth.

The following letter was addressed yesterday afternoon to the Governors of the Bank of England:

DOWNING-STREET, Thursday, Nov. 12.

GENTLEMEN: Her Majesty's Government have observed with great concern the serious consequences which have ensued from the recent joint-stock banks in England and Scotland, as well as of certain large mercantile firms, chiefly connected with the American trade.

The discredit and distrust which have resulted from these events, and a withdrawal of a large amount of the paper circulation authorized by the existing Bank Acts, appear to Her Majesty's Government to render it necessary for them to inform the Bank of England that if they should be unable in the present emergency to meet the demands for discounts and advances upon approved securities without exceeding the limits of their circulation prescribed by the Act of 1844, the Government will be prepared to propose to Parliament upon its meeting a Bill of Indemnity for any excess so issued.

In order to prevent this temporary relaxation of the law being extended beyond the actual necessities of the occasion, Her Majesty's Government are of opinion that the Bank terms of discount should not be reduced below their present rate.

Her Majesty's Government reserve for future consideration the appropriation of any profit which may arise upon issues in excess of the statutory amount.

Her Majesty's Government are fully impressed with the importance of maintaining the letter of the law, even in a time of considerable mercantile difficulty, but they believe that for the removal of apprehensions which have checked the course of monetary transactions such a measure as is now contemplated has become necessary, and they rely upon the discretion and prudence of the Directors for confining its operation within the strict limits of the exigencies of the case. We have, &c.,

PALMERSTON,
G. C. LEWIS.

To the Governor and Deputy-Governor of the Bank of England."

From the London Times, (Leading Article,) Nov. 13.

At a late hour yesterday afternoon the commercial public received the news that the Bank Charter Act had been suspended. The Bank is thus allowed by Government to issue an excess of notes not defined in value, and a promise is given that a Bill of Indemnity will be introduced in the next session of Parliament to free the Bank from the consequences of its conduct, should it be necessary to take advantage of the permission of Government. On the merits of this step we will say but little. It may be consistent with the maxims of political economy to regulate the issue of notes during ordinary times, and thus to check rash speculation and the embarkation in business of men destitute of capital, while when an actual dearth of money prevails the chief banking institution of the country may be allowed to extend its issue of notes under a public guarantee. But if such is to be the principle of our monetary system, the sooner it is embodied into a law the better. If the Bank is to exceed its legal issue of notes as often as the rate of discount is necessarily raised above a certain point, then an act of Parliament should establish the practice on sound and intelligible principles. The commercial interests of the country should not be subjected to a system by which a law is obeyed as long as obedience is easy, and temporarily swept away as often as pressure or panic supervenes. The houses which, in 1847 and in 1857, have stopped payment before the relaxation of the law may well complain that, while they have been crushed by the operation of the Bank Charter Act, others not more solvent or of higher standing than themselves have been saved by the suspension of it. Whether the Bank avails itself of the privilege accorded to it or not, the invasion of the law is the same, and those who, trusting to its inviolability, prudently suspended their payments, now find themselves placed at a disadvantage in respect to those whom boldness or good fortune encouraged to hold on a day or two longer.

We can well imagine that only the representation that great commercial calamities were about to take place has determined the Government to act so bold a part. How much they feel the importance of the step is proved by what we have now to announce—that it has been resolved to call Parliament together at once, in order to settle the questions raised by the present crisis, and to register for Ministers and the Bank Directors that indemnity for which they are obliged to appeal. A Council will, we understand, be held next Monday, at which, probably, Parliament will be summoned to meet at the end of 14 days.

We may certainly prepare ourselves for a violent attack on the English monetary system as established by the Bank Act of 1844. All the theorists of all the schools of currency will be ready to pounce on what seems the carcass of a dead law. And, indeed, they will have much that is plausible, and not a little that is true on their side. The law is a fair weather law, a law for times of steady trading and easy credit; its provisions are like the pasteboard defences of the Chinese—strong to look at, painted with heavy masses of stone and guns of enormous power, but in reality a weakness and a sham. Such will be the reasoning of the partisans of inconvertible paper or uncontrolled banks. The defender of the existing system will, on the other hand, have to face the fact that the Act has been twice suspended in two successive panics. What better proof, it would seem, that the law does not provide for that very condition of things in expectation of which it was framed? At this moment, when the pressure seems about to cease, when the Indian mutiny is broken and the American disasters drawing to a close, we have the Act which has been so often debated, so skilfully defended, so unhesitatingly supported by commercial men of all parties, which committees have declared perfect and the House of Commons sanctioned again and again, now for the second time set aside by the Government at the earnest supplication of the business community. Yet as to the retention of the present law we have not the slightest doubt. Its thorough supporters say that is perfect for all time and all circumstances, and that its present suspension is a weakness on the part of Government, generated by an insane panic on the part of the people. But even those who admit that a time may come when the Bank should be allowed to extend its issue may still uphold the Bank Charter Act as the general law of the land. They may fairly argue that the suspension allowed by the Government yesterday was to save the country from returning to a state of barter. Gold is the measure of values, and, as long as it bears a sufficient relation to the transactions of the country, men may be required to make their payments in it or in notes immediately convertible. But if from any sudden convulsion the metal falls short, is drawn away, and exhausted at any spot, it cannot be expected that all the business at that spot is at once to cease. There remains money's worth—land and houses, cotton and sugar, wines and tobacco. All that is wanted is to be able to express these in the currency which is the general standard of value. Gold has vanished, but the country has the material wealth which will bring it back again. All is a question of a few months, perhaps of a few weeks. It may in such a case be allowed to the Government to come to the rescue of the nation, by allowing a corporation which has a *quasi* national character, and is ruled by nationally-imposed laws, to create fictitious standards of value, in the shape of bank-notes which have no metallic representatives. Such a proceeding, however, must be understood to be an extraordinary proceeding, in which the community for its own good allows a certain establishment to exceed the limits of safe and legitimate dealing. In [illegible] the country must be considered as becoming security for the redemption of the extended issue, or, in other words, as itself issuing a quantity of paper money by its agent, the Bank, in order that the business of the country may be conducted during the temporary abstraction of the usual currency.

It is, therefore, no proof of the failure of the Bank Act that at certain times its restrictions should be suspended. In fact, this extension of issue should be considered as something superadded to the ordinary conditions of the Bank's existence. The act of 1844 was passed to control the Bank, not to control the nation. Parliament decided, and we think wisely, that it would not, in ordinary times, trust one great corporation with the power of issuing an unlimited number of notes. This proceeding is strictly in accordance with the regulations which control the issue of country banks, and which restrain London banks from having any issue at all. Whether the amount of surplus allowed to the Bank be sufficient for the ordinary purposes of commerce is, of course, a question for discussion, but the principle which establishes a restriction of some kind has been accepted by the nation in its general course of legislation. It still, however, may be competent to the country to remedy any abnormal deficiency of the currency by an extraordinary issue, which the Bank may be empowered to make, not, as it were, on its own account, but on account of the nation, which may regulate the amount issued and dispose of whatever profits may accrue by the transaction. This seems to us to be the defence for such an interference of the Government as has just taken place. The suspension of the Bank Act has nothing akin to the system which allows American establishments to flood the country with paper representing only a small percentage of capital, or perhaps no capital at all. It is the extraordinary device rendered necessary by an extraordinary conjuncture, and when the necessity ceases the relaxation may cease too. Still the suspension of a positive law is a grave matter, and may well necessitate a speedy appeal to Parliament.

THE EFFECT ON THE MARKETS.

From the London Times, (City Article,) Nov. 14.

The condition of the various markets to-day has shown a considerable resumption of steadiness, although there has been no tendency to great confidence or rapid revival. With the return of gold from Scotland, which may speedily be expected to commence, and the delivery of the large amounts announced from Australia, there can scarcely fail, however, to be a decided improvement, and an impression is entertained that the Bank Charter Act, which had not been practically overstepped up to last evening, may still, as in 1847, be kept free from actual infringement. Consols for money, which left off last evening at 89½, were first quoted 89½@⅝.

At the Bank of England to-day the applications for discount, although far beyond the average amount even of the busiest times, were altogether moderate as compared with those of the two preceding days. In the open market the best bills were negotiable at 10½ per cent. in the morning, and at a late hour transactions might possibly have been effected at the Bank minimum.

It was announced on Wednesday morning that the Bank of France have adopted new rates of discount in place of the 7½ ℘ cent fixed on the 20th of October. Henceforth the charges are to be 8 ℘ cent. for bills not having more than 30 days to run, 9 ℘ cent, for those under 60 days, and 10 ℘ cent. for those between 60 and 90 days. A decree is shortly expected to modify the law of 1807, which prevents bankers and traders generally from charging more than 6 ℘ cent.

The suspension was announced of Messrs. BOWMAN, GRINNELL & Co., of Liverpool, engaged in the New-York trade. It is stated that it will be only temporary, and that it has arisen from a sudden lock-up of a considerable sum in the Borough Bank, where they had kept their account, the impossibility of selling any description of produce, and disappointment in money remittances from the United States. The liabilities are not large, and are understood to be wholly upon bills of exchange drawn in New-York. Mr. GRINNELL, one of the partners, lately sailed for that city to hasten home funds, and an assurance is expressed that when the acceptances are returned there with the protest they will be promptly provided for.

Messrs. R. BAINBRIDGE & Co., in the American trade, have also stopped, but their liabilities on this side are thought not to exceed £30,000 or £40,000. Subjoined is their circular:

No. 14 SIZE-LANE, Nov. 12.

SIR: It is our painful duty to inform you that, in consequence of the suspension of Messrs. DENNISTOUN & Co., whose bills we have taken to a large amount, and of the inability of our house in New-York to make remittances at the present time, we are under the necessity of suspending business.

We beg further to inform you that our books have been placed in the hands of Mr. JAY, the accountant, who will immediately commence his investigation. He will be prepared with the result on Wednesday, the 18th inst., when the opinion of a meeting of the creditors will be taken upon the best course to be adopted for the realization of our assets in the United States and the payment of our engagements.

We are, &c.,
R. BAINBRIDGE & CO.

The suspension of MUNRO, GRANT & Co., timber merchants, at Swansea, and of STEEGMAN & Co., manufacturers, at Nottingham, is mentioned in letters from those places.

A rumor was strongly circulated to-day from Glasgow, that an attempt is in progress to resuscitate the Western Bank of Scotland, that a million has been subscribed for the purpose, and that it will probably reopen on Monday. Many persons doubt the statement, from the fact that a million seems an inadequate sum for the demands that would have to be encountered. A similar arrangement is also alleged to be contemplated with regard to the City of Glasgow Bank.

The following, from Messrs. FITCH & SKEET, whose stoppage was mentioned yesterday, explains an ambiguity in the wording of their circular:

No. 23 Rood-lane, Nov. 13.

SIR: In reference to our circular, issued yesterday, we beg to say Messrs. SANDERSON, SANDEMAN & Co. discounted our bills and placed the proceeds to our credit, of which in a few days after, we took a small moiety, and did not make further application until the day of their suspension.

Our surplus, as shown at the meeting of creditors, was £17,000 over and above all liabilities.

Yours obediently,
FITCH & SKEET.

The quotations of American Railway shares are as follows

Railways.	Closing prices.	Business done.
Illinois Central 6 ℘ c., 1875	70@ 72	71½ 1
Do., 7 ℘ cent., 1875	70@ 72	
Do. do., Free Land, 1860	70@ 75	
Do., $100 shares, $40 paid	14@ 12 dis.	13½ 12 13 dis.
Mich. Cen. 8 ℘ ct. con., '60	75@ 80	
Do., do., 1869	76@ 80	
Do., do., 1869 (sterling)	90@100	
Do., $100 shares	45@ 55	
Michigan S. and N. Indiana (sink. fund) 7 ℘ ct., 1885	57@ 62	
Do. $100 shares	15@ 25	
New-York Central 6 ℘ ct., (sinking fund), 1883	76@ 80	78½ ¼
Do., 7 ℘ cent. con., 1864	86@ 90	
Do., $100 shares	70@ 74	71 2
New-York and Erie 3d mtg. 7 ℘ cent., 1883	60@ 62	
Do., (sink. fund,) do., 1875	40@ 50	
Do., $100 shares	10@ 15	
Pennsylvania Cent. Bonds, 1st mortgage, con. 6 ℘ ct	80@ 85	
Do., 2d mort. 6 ℘ cent. stg.	53@ 85	

In the produce markets during the week business has been almost suspended, and prices are again generally lower. The raising of the Bank rate of interest to 10 per cent. on Monday, together with the numerous announcements of failures, tended to increase the feeling of uneasiness noticed in the last weekly report, but to-day there appeared to be less disposition to force sales. The business in sugar has been upon a very limited scale, at 1s.@2s. decline. Consumers are now quite bare of stock, and this morning there were symptoms of a revival in the demand. Further supplies have arrived from the United States. In coffee, colory plantation Ceylon has receded 2s.@3s., but the market now presents a firmer appearance. Native is almost neglected. Scarcely any business has taken place in tea. A public sale of about 700 packages, "without reserve," attracted some attention, and the trade purchased at fair prices. Ultimately there was a rather better feeling in the market, and several parcels that were offering have been withdrawn. Common congou is more inquired after. Cocoa has experienced a decline of about 2s.@3s. A Government contract for 100 tons is declared for the 17th inst. In rice the few transactions reported have been at slightly lower prices, and the market, although 3s. 6d. per cwt. below the late highest point, is still inactive. Saltpetre has been purchased only to a very moderate extent, at about 2s.@3s. under previous quotations.

From the London News, (City Article,) Nov. 14.

The Government Letter, authorizing a suspension of the provisions of the Bank Charter Act, has led to a decidedly improved tone in every department of business. The community have been startled at finding how narrowly they have escaped a gigantic panic, and it may be some days yet before affairs will subside into a really settled state. Thus far, however, the effect has been most satisfactory; indeed, considering the alarm and gloom which prevailed everywhere yesterday, an almost magical change may be said to have taken place. Of course, no one expects that the facilities just accorded by Government will either precipitate a decline in the value of money, or prevent the fall of embarrassed houses: but every one is perfectly satisfied at finding that the incipient panic has been stayed. The letters received to-day from the country indicate an extent of monetary disturbance and commercial excitement almost, if not altogether unparalleled, and it is fearful to contemplate the ruin which would have resulted from the postponement of the expected relief for even one or two days. To-day, money circulated much more freely in the discount market, and, in consequence, there was witnessed the expected and satisfactory circumstance of a decided diminution in the demand at the Bank of England. The applications at that establishment to-day were still very heavy, it is true; but, from all that we can gather, we believe they were not by any means equal to half of those witnessed yesterday, when, as before stated, the demand was perfectly unprecedented. Considering the prospect of a gradual subsidence of the demand, which will be promoted by the increased disposition to lend observable in the open market, a strong impression prevails in quarters usually well informedd, that the Bank Charter Act will not be actually infringed. In this case, of course, Ministers will have no occasion to present a bill of indemnity to Parliament. As it is positively alleged, however, that Parliament is to be speedily convened, the suspicion is expressed in many quarters that other financial considerations may have something to do with the step.

The funds opened this morning with great buoyancy, at a fresh rise of ¼ per cent, and from the eagerness to purchase which was at first evinced, a further advance seemed probable. A decided alteration, however, was occasioned by the appearance of sellers of stock to a very large amount for immediate delivery. These sales were attributed to a joint-stock bank. It is computed that, altogether, stock to the amount of from £600,000 to £800,000 was to-day passed upon the market. The result was a fall of ½ per cent. from the first prices of the morning, and the funds finally closed ¼ to ⅜ per cent. lower than yesterday. The increased strength of the market, however, is proved by the fact that so large an amount of stock was so readily absorbed; yesterday no progress could be made with sales of stock for cash. The statement that Parliament is to be called together on financial grounds tended to discourage buyers, and the anticipation of an extraordinarily unfavorable Bank return operated in the same direction.

Nearly every other department of the Stock Exchange wore a decidedly improved appearance. In English railway shares the rise this morning was even feverish, and, therefore, met with a rather decided check later in the day.

Exchequer Bills, which yesterday fell to 40s. discount, were sold this morning as low as 30s. discount, but had recovered at the close to 23s. to 18s. discount.

In the Stock Exchange to-day, notwithstanding the magnitude of the recent sales of stock, money was decidedly easier than yesterday.

At Paris to-day, the Three per Cent. Rentes declined ⅛ to ¼ per cent., closing at 66.35 for money, and 66.50 for the end of November.

In every other continental stock market yesterday, a considerable fall took place in the prices of securities, owing to the gloomy advices transmitted from London.

Consols, which were quoted at 4 o'clock yesterday 90@⅛ for the 7th of December, opened this morning at 90¼@⅜, and thence gradually receded, closing at 89⅞, or 89 11-16@13-16. For money the last price was 89⅛. After 4 o'clock stock was offered at 89⅞ for the account. The official business report is as follows: Three ℘ Cent. Consols, for money, 89⅝, ⅛, ½, ⅝, ⅞, ⅛, ⅝, ⅜, 89, 89½, 89¼; ditto, for account, (Dec. 7,) 90⅜, 89⅞; Three ℘ Cents. Reduced, 88⅞, ⅛, ⅜, ⅞; New Three ℘ Cents., 88¾, ⅞, ⅛, ½; Thirty Years' Annuities, expiring in April, 1855, 17¼; Bank Stock, 209½; Three-and-a-Half ℘ Cent. Exchequer Bonds, falling payable in 1858, 98⅝, 97⅞; ditto, 1859, 97½, 97, 97⅞, 97½.

Great regret was expressed to-day at the announcement of the stoppage of the well known and respected firm of Messrs. DRAPER, PIETRONI & Co., of this city, largely engaged in the Italian and Mediterranean trade. The liabilities of the house are estimated at about £350,000; but, as a considerable amount of their acceptances against credits will be withdrawn, the ultimate engagements will be much reduced. Great sympathy is, on all sides, expressed for the partners. Subjoined is a copy of the circular issued:

81 LONDON-WALL, E. C., LONDON, Nov. 13, 1857.

Our connection with the Transatlantic Steam Navigation Company of Genoa having very much embarrassed the financial position of our general business, and that Company seeking at this time to press us to an unfair settlement, the effect of which might prove injurious to our creditors generally, we have (however painful at this moment) determined on suspending our payments, feeling assured that by this step and the forbearance of those parties who may be interested in the realisation of our assets, we shall (although we may cause temporary inconvenience to our correspondents) be enabled to discharge all our obligations. We have availed ourselves of the assistance of Messrs. J. E. COLEMAN & Co., and have requested them to place the statement of our affairs before you with as little delay as possible. We are, yours faithfully, DRAPER, PIETRONI & CO.

The Bombay letters are expected to be delivered in London to-morrow, and the Calcutta and Chinese mails on Monday.

The steamer *North Star* has just arrived from New-York. According to a telegram received in London this afternoon, the money market continues to exhibit a gradual recovery, and a better feeling prevailed. It is mentioned that Messrs. WINSLOW, LANIER & Co. have resumed payment.

The foreign exchanges this afternoon were firm at the recent important advance, with the single exception of Hamburg. The rates for paper on Antwerp, and for long bills on Paris, were quoted higher. The Austrian exchanges have again risen, owing to the distrust which prevails in Vienna. The current quotations are shown below, viz: Amsterdam, three months, 12.1½ to 2; do., short, 11.17 to 18; Rotterdam, three months, 12.1½ to 2½; Antwerp, three months, 25.80 to 5; Hamburg M's Banco, three months, 13.12 to 13; Paris, three days' sight, 25.30 to 45; do., three months, 26.5 to 26.15; Frankfort-on-the-Maine, three months, 121 to 122; Petersburg, per rouble, three months, 33½ to 34; Vienna, eff. flo., three months, 10.55 to 11.5; Trieste, do., three months, 10.55 to 11.5; Madrid, three months, 47¾ to 48; Cadiz, three months, 48¼ to ¾; Leghorn, three months 30.60 to 5; Genoa, three months, 26.5 to 26.10; Naples, three months, 41¾ to 42; Palermo, three months, 125 to 126; Messina, three months, 125 to 126; Lisbon, 90 days, 51⅞ to 52; Oporto, 90 days, 52⅛ to ¼.

FAILURES OF BRAND & CO. AND GARNER.

From the London Times, Nov. 12.

A meeting was held, to-day, of creditors of Messrs. W. & H. BRAND & Co., merchants, whose suspension was announced on the 26th ult., when the following statement of affairs was submitted by Mr. JAY, the accountant:

WILLIAM BRAND and ROBERT THOMPSON BRAND, trading under the firm of WILLIAM & HENRY BRAND & Co., No. 109 Fenchurch-street.

STATEMENT OF AFFAIRS OCT. 26, 1857.

Dr.		£ s. d.
To sundry creditors		£5,991 17 3
To creditors on bills payable	£164,669 9 3	
Less amount expected to be retired by the drawers	88,487 10 7	76,181 18 8
To creditors fully secured	11,960 17 7	
Amount of securities held	20,788 15 9	
Balance—surplus carried to contra	£8,827 18 2	
To liabilities on bills receivable	319,169 19 2	
Amount expected to be brought against this estate, inclusive of Dennistoun & Co.'s acceptances, amounting to	59,577 2 9	
Western Bank of Scotland	60,000 0 0	
City of Glasgow Bank	20,000 0 0	£153,577 2 9
To liability to Rake, Kimber & Co., Middlesborough-on-Tees, on a contract for building an iron paddle steamer, on account of G. P. Watson, of Demerara:		
Amount of contract	8,750 0 0	
Less first instalment paid on account	2,150 0 0	
(Considered good)	£6,600 0 0	£235,750 18 8
Deduct—Creditors under £20 each		226 6 6
Total		£235,524 12 2
Cr.		
By cash in hand		£60 12 5
By bills receivable in hand	£18,328 2 9	
Estimated to be of the value of		14,045 12 2
By sundry debtors per list:		
Considered good		12,093 15 8
Considered bad	55,920 10 3	
By surplus security held by Creditors	8,827 18 2	
As per contra, estimated to produce		3,000 0 0
By sundry property		95 19 7
By surplus of private estates of the partners		1,268 0 0
Total		£30,563 19 10
Deduct creditors under £20 each		226 6 6
Total		£30,337 13 4
Deficiency		£205,186 18 10

By the above account the liabilities, excluding creditors under £20, appear to be £235,524, of which £139,577 is on account of acceptance of Messrs. DENNISTOUN & Co., the Western Bank of Scotland, and the Glasgow City Bank. Should these claims come against the estate the dividend will be about 2s. 6d. in the pound, but it is hoped they will be met by the several establishments, in which case it will be about 6s. 8d. The immediate cause of the failure has been the suspension of Mr. GARNER, the American correspondent of the firm, for whom Messrs. BRAND have accepted to the amount of nearly £56,000. The cash in hand set down at £60 only, but, in addition to this, there is a balance of £3,800 attached by the bankers. In answer to a question, Mr. JAY stated that the transactions with Mr. GARNER could not be considered in the light of negotiating accommodation-bills, but were simply in the regular course of business, and partook more of the nature of an open credit. After a short discussion it was resolved to wind up the estate under a deed of supervision, and a Committee of three creditors was appointed for that purpose.

BANK OF ENGLAND RETURNS.

From the London News, Nov. 14.

The return of the Bank of England for the week ending Wednesday, Nov. 11, compared with the previous weekly return, shows the following results:

Circulation issue	£21,141,065	D'e	£1,280,995
Circulation active	20,183,355	D'e	83,300
Public deposits	5,314,650	Inc	442,715
Other deposits	12,935,344	Inc	1,024,674
Government securities in banking department	9,444,828	D'e	675,276
Other securities in banking department	26,113,453	Inc	3,485,202
Coin and bullion in both departments	7,170,508	D'e	1,327,272
Seven day and other bills	853,075	Inc	39,878
The rest	3,364,356	Inc	58,777
Notes in reserve	957,710	D'e	1,197,605

Scarcely at any former period has the Bank return presented such extraordinary changes. The increase in the "other securities" is nearly three millions and a half, yet, as the new deposits amounted to nearly a million and a half, and as the Bank sold stock or other securities to the amount of £675,276, the decrease in the reserve of notes does not exceed £1,197,605. The total amount of notes held, however, was thus reduced to the petty sum of £957,710. The addition to the other deposits shows how largely the borrowers of money at the Bank were influenced by mere alarm. The £1,327,272 of coin withdrawn was almost entirely dispatched to Scotland, and will, of course, ere long, return. The total metallic stock is now reduced to little more than seven millions sterling.

From the London Times, Nov. 14.

The amount of notes in circulation is £20,183,355, being a decrease of £83,390; and the stock of bullion in both departments is £7,170,508, showing a decrease of £1,327,272 when compared with the preceding return.

The extreme pressure which has prevailed in the money-market is indicated by the unprecedented increase of £3,485,202 in the private securities, while the extent to which the amounts thus drawn out have found their way back to the Bank is shown by the increase of £442,715 and £1,024,674 in the public and private deposits respectively. Sales of stock appear to have been made to the extent of £675,276, and the reserve of notes has been reduced by £1,197,605. The present reserve is £219,030 less than the lowest point to which it fell in the panic of 1847, and the stock of bullion is now £1,142,183 less than at that period.

BANK OF ENGLAND.—An account pursuant to the Act 7th and 8th Vic., ch. 32, for the week ending on Wednesday, Nov. 11, 1857.

ISSUE DEPARTMENT.

Notes issued	£21,141,065	Government debt	£11,015,100
		Other securities	3,459,900
		Gold Coin and Bullion	6,666,065
		Silver Bullion	—
Total	£21,141,065	Total	£21,141,065

BANKING DEPARTMENT.

Proprietors' Capital	£14,553,000	Government Securities (including Dead Weight Anuity)	£9,444,828
Rest	3,364,356	Other securities	26,113,453
Public Deposits (including Exchequer, Sav. Banks, Comms. of National Debt and Div. Accounts	5,314,650	Notes	957,710
Other deposits	12,935,344	Gold and Silver Coin	504,443
Seven-day and other Bills	853,075		
Total	£37,030,434	Total	£37,030,434

Nov. 12, 1857. M. MARSHALL, Chief Cashier.

THE MANUFACTURING TOWNS AND THE SUSPENSION OF THE BANK CHARTER ACT.

From the London Times, Nov. 12.

According to the trade advices from Manchester the invitation addressed to that city *to join in the Glasgow demonstration against the Bank Charter Act has been* DECLINED. At the same time the Leeds *Mercury* intimates that the Liverpool financiers have either drawn back or for the sake of expediency been excluded, and the entire movement may therefore be considered a failure. The Glasgow deputation was to consist of persons chiefly known from connexion with the Western Bank of Scotland, and the published list contained the name of a partner in one of the firms to whom the reckless advances are alleged to have been made which precipitated the ruin of that establishment. An attack upon our currency system, from the representatives of a concern which, with eight millions of British capital intrusted to its care, has brought itself to bankruptcy by fostering a set of fraudulent traders to the damage of all legitimate merchants, is scarcely an event to injure that system in the eyes of the public. It is from sources such as these that the organized attempts to disturb the healthful working of the Act have always proceeded, and in proportion as their pestilent influence is cleared away, the country will find that the existing law renders the pursuits of commerce safe to all who will seek to understand and watch its operations. The animosity with which it is denounced by that class who fatten on such institutions as the Liverpool Borough Bank and the Western of Scotland is an indication of its value. The conflict is one of life or death. The speculator in produce, without capital or talent, assuming to be a millionaire, certain of a large fortune if the market advances, and trusting to the fears of his banking accomplices to uphold him if his game goes wrong—the bank, with its "wealthy proprietary," (irrespective of a score or two of widows and orphans,) gambling by means of re-discounts to ten times the extent of its available resources, so as to make large dividends and surplus profits, to cover the most disgraceful losses—the popular manager, to whom everything is intrusted, usually an upstart, proud of his power to crush the business of any respectable house by backing up with unlimited loans a set of pennyless *protégés* to counteract its operations—and the money firms who assist the process only so long as it is thoroughly safe,—all alike are conscious that between them and the Bank Charter Act there can be no quarter. If, when gold is wanted to pay our foreign creditors or to meet a sudden emergency, like the Indian mutiny or the American crisis, the great shipper of goods and produce who a year previously was, perhaps, junior clerk in a third-rate counting-house is to be driven to sell at any price because he has not a farthing of independent capital to enable him to hold on; if the local joint-stock bank, instead of screening his insolvency, is to be compelled from a suspension of its London facilities to let him go; and if the whole set are ultimately obliged to break up unhelped by their former supporters, solely from the Bank of England not being allowed to issue any quantity of notes that might be necessary to postpone such a consummation, it is easy to conceive there can be no limit to the bitterness of the denunciations against the principle which leads to this inexorable conclusion. If the people at large were to allow themselves to be duped into the combination, the spectacle would indeed be deplorable. They are urged to join in a cry which would enable those who by over speculation have driven up the prices of all kinds of commodities to force the consumers still to pay high rates, and compel the prudent capitalist, who now finds his money worth 10 ℘ cent. to prop up the delusion by lending it at 5. They are also asked to lower the standing of the nation in the eyes of the whole world by announcing the inability of its merchants at large to maintain their ground unless protected by an arbitrary, and, as the French Emperor terms it, "empirical" Government measure to prevent capital from finding, like all other commodities, its natural price, and thus to cheat the holder of gold, or its equivalent, to support the holder of silk or sugar. That such insanity could be witnessed in England 13 years after the triumph of the monetary and free-trade measures of Sir ROBERT PEEL was not to be credited, and with the abortive exhibition of the Glasgow resolutionists and the recent exposures before the Currency Committee in Parliament it is to be hoped the degrading agitation on the subject will now cease. Let every respect, consideration, and sympathy be shown to those houses who, notwithstanding the exercise of caution and the possession, apparently of ample means, have been temporarily broken down by the American default—a calamity which they well know has been totally independent of any action on this side; but let every one who has a particle of feeling either for the rights of commerce or the financial dignity of his country exert his power to silence the mischievous and, in ordinary times, imbecile pack who, knowing the ease with which panic can be produced in a moment of trial, are seeking by that process to cover up their own mismanagement and to bring prudent and imprudent alike into a common difficulty.

Manchester (Nov. 12) Correspondence of the London Times.

What effect the virtual suspension of the Bank Charter Act may have on trade here it is too early yet to predicate, but it has calmed public feeling on commercial matters considerably to-day, and we have had a more cheerful and hopeful feeling in the market, leading spinners in some instances to put up their prices a little. It has not given confidence to buyers, however, and both spinners and manufacturers compelled to realize have had to make further concessions. Where sales have been effected they have been made at rates below those of last week a good deal, and shirtings may be quoted 1s. to 1s. 3d. per piece below the rates prevailing a month ago. Even with these exceptional instances, business has been on an exceedingly small scale. The suspension of a house in the American trade here is mentioned, and the particulars will probably be before the public soon.

Bristol, (Nov. 13,) Correspondence of the London Times.

The intelligence that Government had authorized the Bank of England to extend its issue of notes upon securities was communicated on Thursday afternoon to the President of the Commercial-rooms by Mr. JOSHUA SAUNDERS, manager of the Bristol branch Bank of England. The information was at once posted on the reading stands, and spread through the city with electric rapidity. The gloom which had been caused among commercial classes by the disastrous advices of the morning was at once dispelled, and the general feeling was that the right step had been taken at the right time for preventing the ruinous consequences of a monetary panic. The intention of Lord PALMERSTON immediately to convene Parliament to sanction the course which he had adopted (announced in the *Times* of yesterday) has also been received with extreme satisfaction. The change in the aspect of commercial matters here within the last 24 hours is very gratifying.

THE PANIC IN SCOTLAND.

From the London Times, Nov. 12.

At the last return the Scotch circulation was £4,051,239, being £964,000 in excess of the fixed sum, but specie was held to the amount of £1,573,546. The uncovered paper currency was, therefore, £2,477,693, and the gold sent hence to-day and yesterday is, consequently, nearly equal to 50 per cent. of the whole. Considerable quantities, it must be remembered, had been sent previously, and further parcels, it is said, will be forwarded to-morrow, although it seems scarcely possible that more will be required. If the run consisted simply of note-holders it would be altogether improbable that the existing supply would prove inadequate, but depositors are contributing to the panic, and a large number of these also claim specie. Nevertheless, whatever may be the demand on the Scotch banks, it is plain that their power of drawing upon us must be simply to the extent of the credits they have open, the Bank of England notes they may be able to collect, or the funds they can realize by sales on the Stock Exchange. Of the entire deposits which they hold and which are estimated at more than thirty millions, only a very moderate proportion is available in this way. As far as London is concerned, therefore, the movement now taking place has no vague terrors. For the moment it creates a most annoying aggravation of our troubles, but as it cannot go beyond a certain point, and even at the worst is not a withdrawal of gold from the country, the Bank of England can meet it in a bolder manner and with more indifference as to the temporary effect it may have upon their reserve than would otherwise be the case. Unfortunately the differences between Scotch and English law which have so long been permitted to embarrass the intercourse between the two countries are most prominent on all financial points. Bank of England notes are not a legal tender in Scotland, and thus it is impossible even to lessen partially the inconveniences of the case by sending the required remittances in that form. The fact of about two-thirds of the Scotch circulation being in notes under £5, coupled with the known habits of the people, especially of the operative classes at Glasgow, in using the Banks as places of deposit for their savings, will account for any popular disturbances that may now have been threatened. Such movements, however, are more evanescent, and more easily met than those of larger capitalists, and, if these should not take fright, the whole affair will, probably, be of short duration. It appears that the rate of allowance of the Scotch Banks for deposits throughout all the recent advance in the money market has not been raised above 4 ℘ cent., although the changes in the rates of discount have kept pace with those of the Bank of England. Indeed, they were recently charging 8½ ℘ cent. when the London rate was 8. The reasons assigned for keeping down the allowance for deposits are that the Banks are considered to offer the only means of investment approaching in safety to mortgages or Consols, and that, as the former can scarcely be obtained, and Consols pay a still lower interest, 4 ℘ cent. is a sufficient temptation.

When the Western Bank of Scotland, which stopped on Monday, was applying for assistance to the other Scotch banks, its expectations were alleged to be based upon the fears to be entertained of the universal panic that would result if it were to close its doors. The courage of the various institutions, however, was not to be shaken, and their stability is now being tried to the utmost. That the City of Glasgow Bank would be in danger seems to have been generally contemplated, but strong hopes are entertained that the remainder will stand their ground. The amount of its deposits is not known. They are supposed to be considerably below those of the Western of Scotland, although still of great magnitude and widely diffused, owing to the number of branches and the fact of the concern having been established nineteen years. It has an authorized note issue of £72,921, and the extinction of this will be equivalent to a contraction of £48,614 in the circulation, in addition to the suppression of £225,292 from the failure of the Western Bank. Its shares are distributed among a larger number of persons than those of the Western Bank, the total in that case being 1,280, while in this it is 1,309. Of the prospects of a resumption of course no conjecture can yet be formed, but from the circumstance that the bank had agencies empowered to draw not merely in New-York, but California, it is to be apprehended a close investigation may show it has not been conducted with great prudence.

Glasgow (Nov. 12) Correspondence of the London News.

The great panic is now at an end. Banking business commenced to-day in a manner which showed distinctly that confidence was greatly restored. Large supplies of bullion arrived this morning, principally for the Union and British Linen Banks, but they have been required only to a small extent.

The Union Bank to-day presented an appearance very little different from its usual busy aspect.

The demand on the British Linen Company's Bank, which, indeed, was never serious, has to-day completely subsided.

The demand at the National Security Savings Bank exhausted itself about mid-day to-day, and large numbers came to pay in the deposits which they had called up on the previous days. The supply of gold at that establishment is far beyond its necessities.

A meeting of the principal shareholders of the Western Bank was held to-day, at which it is said that considerable blame was thrown upon the Directors for shutting the bank without first appealing to the shareholders for support. It is said that guarantees to the amount of £600,000 have been subscribed by the principal partners, to enable the bank to pay off small depositors. Whether the bank will resume as a distinct establishment or amalgamate with another bank is not yet determined.

The directors of the City of Glasgow Bank are ready to resume business as soon as they can ascertain the feelings of their depositors. They are quite solvent, provided no unusual run is made for gold.

Edinburg (Nov. 12) Correspondence of the London Times.

Though Edinburg is not, strictly speaking, a commercial city, and will suffer comparatively little from the recent disastrous failures, it has at least participated considerably in the excitement and alarm of the present crisis. The unfortunate resolution, not to say mistake, on the part of the other banks in refusing to afford sufficient aid to the Western Bank of Scotland, notwithstanding its notoriously solvent proprietary, has produced a panic affecting more or less all of them, and has given no inconsiderable blow to the confidence of the community of Scotland generally in its banking system. A run has been made, more or less strenuous, on almost every bank of this city, and on some the pressure has been tremendous. The panic has unfortunately coincided with the term of Martinmas, which took place to-day, and which is one of the two half-yearly periods of payment throughout Scotland. Large sums of money are usually paid away by the banks at this term, a reflux immediately following; but, on this occasion, not only had the banks the usual payments to meet, but hundreds of depositors, in no need of the cash, and acting under the impulse of panic, ran to the bank to demand all their money instantly, and in gold, while the usual replacements were made in very stinted measure. Even the notes of the old chartered banks, and of the Bank of England itself, were refused in many cases, the clamor being everywhere for gold. The Union Bank sustained to-day a very severe pressure, but, having fortified itself by a large supply of specie from London, it was able to meet all demands with alacrity, though in many cases being called on to tender the sovereigns by hundreds. The Edinburg branch of the City of Glasgow and its Savings Bank sub-office, however, had to succumb about 12 o'clock and close their doors, to which the following notice was affixed:

"In consequence of the excessive demand for gold at the head office and branches, the Directors have deemed it prudent to suspend payment for the present, with the view of resuming shortly."

This Bank had certainly been one of the severest sufferers from the panic, a run having been made upon it, both here and in Glasgow, all yesterday—not a few Glasgow depositors who had been unable to obtain access to the office there yesterday having come to Edinburg this morning to seek their money here. At the sub-office, all the morning, there was a great crowd of the smaller depositors, and a severe crushing and squeezing took place about the doors. One unusual drawback to those doing business to-day was the almost invariable refusal of the Banks to cash any but their own notes, and the inconvenience was further heightened by the refusal of many individuals to accept the notes of any of the Banks having connections in Glasgow. On the other hand, however, several shops had placards in their windows, offering full value to purchasers for Western or any other notes.

In connection with the panic may be mentioned the departure from Edinburg Castle, yesterday evening, of seven officers and 220 men of the Rifle Brigade to strengthen the present very weak garrison in Glasgow. To-day a detachment of Lancers left Peirshill Barracks here for Hamilton, to reinforce the troop lying there, and to be within hail of Glasgow, if required.

Edinburg (Nov. 3) Correspondence of the London Times.

This morning the Banks were again visited with heavy demands for gold, but the panic had already shown symptoms of considerable abatement when in the afternoon an announcement was issued by the Lord Provost to the effect that, at an interview between his lordship and the managers and directors of the various banks, that they had agreed to accept the notes of both the Western and City of Glasgow Banks whenever offered in the ordinary course of business. This gratifying and reassuring intimation had of course the effect of restoring full value to the notes in circulation, and as arrangements are said to be in progress to retire the notes of the Western Bank, and to resume payment by the City of Glasgow, there seems every reason for hoping that the crisis, so far as regards the currency of bank notes, is at an end.

MEETING OF PARLIAMENT.

From the London Times.

It has been resolved to call Parliament together at once, in order to settle the questions raised by the present crisis, and to register for Ministers and the Bank Directors that indemnity for which they are obliged to appeal. A council will, we understand, be held next Monday, at which, probably, Parliament will be summoned to meet at the end of fourteen days.

From the London Post.

As her Majesty's Government must, of course, call Parliament together to lay the matter (Lord Palmerston's communication to the Governor of the Bank) before them, we naturally assume that the precedent of 1847 will be carried out, and that the two houses will be summoned for some early day. The letter of 1847, signed by Lord John Russell and Sir Charles Wood, bears the date of the 25th of October. Parliament met on the 23d of the ensuing month. The later period of the season, and the rapid approach of the Christmas holidays, will doubtless render it necessary that Parliament should on this occasion be convoked at a shorter notice. Nothing can, however, be definitely settled till the Government have been enabled to learn Her Majesty's pleasure.

THE FINANCIAL CRISIS IN FRANCE.

The *Moniteur* publishes the following letter, addressed by the Emperor to the Minister of Finance:

Monsieur le Ministre: I see with pain that, without an apparent or real cause, public credit is assailed by chimerical fears and by the propagation of *soi-disant* remedies for an evil which only exists in the imagination. In preceding years, it must be owned, there were some grounds for apprehension. A succession of bad harvests compelled us to export annually many hundreds of millions in specie to pay for a quantity of corn of which we stood in need, and yet we were able to meet the crisis and to defy the sad predictions of alarmists by a few simple measures of prudence taken momentarily by the Bank of France. How is it, then, that at the present moment it is not understood that a similar measure, rendered still more easy by the law which allows an increase of the rate of discount, must suffice *à fortiori* to preserve to the Bank the specie which it wants, as we are in a much better condition than we were in last year, having had an abundant harvest and a most considerable metallic reserve in the Bank?

I therefore beg of you publicly to deny all the absurd projects attributed to the Government, the propagation of which so easily causes alarm. It is not without some pride that we may state that France is the country in Europe where public credit rests on the broadest and on the most solid basis. The remarkable report you addressed to me thereon is the proof thereof. Give heart to those who are vainly alarmed, and assure them that I am firmly resolved not to employ those empirical means which have only been had recourse to in circumstances, happily so rare, when catastrophes beyond human foresight have befallen the country.

May the Almighty have you in his good keeping.

NAPOLEON.

Palace of Compiegne, Nov. 10.

The *Moniteur* publishes the following decrees:

The decree of the 22d September, 1857, is revoked (*rapporté*) as regards the prohibition of the export of grain and flour, potatoes and vegetables, (*légumes secs*), chestnuts, and the flour of the same.

The decree of the 26th of October, 1854, which prohibits distillation from corn and from any other farinaceous substance used as food is revoked (*rapporté.*)

The distillation from corn or from any other farinaceous substance used as food must be so managed that the residue thereof may be used as food for cattle.

Any disregard of the above regulations may lead to a prohibition to distil from farinaceous substances.

The decree of the 11th of February and the 30th of July, 1857, are also revoked (*rapportés*) as regards the distillation from rice and foreign grain.

From the Paris Correspondence of the London Times.

M. Adrien Feline has published an article in the *Moniteur Industriel* on the monetary crisis, which he regards as transitory, such as occurs every five or six years, and which becomes more severe in proportion to the amount of business transacted. The present difficulty, M. Feline observes, has, as on former occasions, given rise to various demands for relief on the Government. The most remarkable are petitions from a number of merchants at Havre and the Chamber of Commerce in Paris. The former demands that bank-notes shall be declared a legal tender, by which means the Bank of France will be enabled to reduce its rate of interest. The petition from the Chamber of Commerce of Paris demands that the law of the year 1807, which limits the rate of interest to 6 per cent., shall be repealed, and that private bankers thus enjoy the exclusive privilege granted to the National Bank. M. Feline considers the petition from the merchants of Havre as equivalent to demanding that the Bank of France shall be permitted to commit an act of bankruptcy, and, still worse, an act of fraudulent bankruptcy, inasmuch as it has at present in its cellars more than 200,000,000f. in gold and available securities. The example of 1848 is adduced, but the petitioners forget that circumstances are not similar. In 1848 the Government was disorganized, universal mistrust prevailed, and it was impossible for either the Government or private individuals to meet their engagements. The difference, as M. Feline says, is immense. The revolution of 1848 was a national calamity, but a stoppage at the Bank of France at the present moment would be an act of dishonesty which would prevent French merchants who have bills to pay in foreign countries from taking them up. French paper money would not be received in those countries, and the French debtor must inevitably be ruined and dishonored. M. Feline adds, that the Havre petitioners would be the first to suffer from the very remedy they recommend. He regards the petition of the Chamber of Commerce of Paris as just and reasonable. He remarks that, at a moment like the present, many wealthy capitalists would be happy to utilize the large sums unemployed in consequence of the law of 1807, which limits the rate of interest, and prevents them from making the most of their capital. The repeal of the law of 1807 would be a satisfaction to the public, who cannot comprehend why that which is good and laudable on the part of the Bank of France is otherwise on the part of a private individual. M. Feline concludes by recommending that the law which prevents the Bank of France from lending money, except on a deposit of Government securities and railway shares, shall be repealed, and that that establishment shall in future be enabled to afford accommodation on all deposits which offer real security.

THE BANK OF FRANCE.

From the Paris Correspondent of the London Times.

The *Moniteur* publishes the following monthly debtor and creditor account of the Bank of France, made up to yesterday (Thursday.) The corresponding figures of last month are added:

DEBTOR.	Nov. Francs.	Oct. Francs.
Capital of the Bank	91,250,000	91,250,000
Ditto, New	91,250,000	91,250,000
Reserve of the Bank	12,980,750	12,980,750
Ditto, New	9,125,000	9,125,000
Ditto, in landed property	4,000,000	4,000,000
Profits to capital, (article 8 of law of June 9, 1857.)		567,211
Bank notes in circulation	531,678,000	554,959,000
Ditto of the branch banks	49,581,800	50,391,300
Bank notes to order	6,911,147	6,822,230
Receipts payable at sight	3,247,286	4,453,686
Treas. acc't current creditor	72,376,955	87,444,110
Sundry accounts current	119,108,322	137,818,690
Ditto with the branch banks	25,445,346	24,321,877
Dividends payable	421,987	527,022
Disc'ts and sundry interests	2,804,725	1,455,331
Commission on deposits	15,905,862	12,041,551
Re-disc. the last six months	2,268,387	2,268,387
Protested bills	6,945	4,390
Sundries	2,908,146	3,012,911
Total France	1,041,837,915	1,094,126,238
CREDITOR.		
Cash in hand	73,935,864	107,029,078
Cash in the branch bank	115,609,023	118,536,074
Commercial bills overdue	769,855	790,900
Commercial bills discounted but not yet due	307,435,839	316,471,622
Ditto in the branch banks	281,106,516	292,240,194
Advanced on dep. of bullion	2,908,400	2,112,400
Ditto by the branch banks	2,030,500	1,538,600
Advanced on French public securities	23,079,036	23,305,836
Ditto by the branch banks	6,682,350	6,420,650
Advanced on R.R. securities	21,255,200	19,130,800
Ditto by the branch banks	11,275,700	9,230,350
Advanced on Credit Foncier Scrip	160,900	139,300
Ditto on branch bank Scrip	45,200	46,400
Advanced to the State on agreement of June 30, 1848	50,000,000	50,000,000
Government stock reserved	12,980,750	12,980,750
Ditto disposable	52,189,360	52,189,482
New shares, not settled	67,148,400	70,293,300
Hotel and furniture of Bank	4,000,000	4,000,000
Landed property of branch banks	5,364,609	5,128,211
Expenses of management of the Bank	1,607,190	1,141,510
Premium on purchases of gold and silver	1,227,443	949,656
Sundries	1,025,635	451,124
Total Francs	1,041,837,915	1,094,126,238

Certified by the Governor of the Bank of France,

DE GERMINY.

The figures presented in the monthly return of the Bank of France to-day seem to have created heaviness on the Bourse, but are not very much worse than had been anticipated. The bullion, which in the previous account showed a decrease of £896,000, has experienced a further reduction of £1,440,000, and the sum now held is £7,580,000. This, however, is £310,000 in excess of the total at the Bank of England according to the return published this evening. At the same time there has been a decrease of £986,000 in the note liabilities. The discounts present a decline of £807,000., but in the deposits there is apparently an increase of nearly £2,500,000. The Government balance has fallen off £602,000. In the advances on Rentes there has been no alteration, but those on railway shares have been augmented £167,000. The premiums paid for purchases on gold, which last month amounted to £10,120, have been on this occasion £15,000.

THE INDIAN MUTINIES.

THE CAPTURE OF DELHI AND THE RELIEF OF LUCKNOW.

From the London Times, Nov. 14.

The capture of Delhi and the relief of Lucknow are exploits which challenge our national pride as well as our national thanksgiving. In the heartfelt gratification experienced at the rescue of our countrymen the valour and conduct of our Generals and soldiers should not be forgotten. So protracted has been our suspense, and so inexpressible is the satisfaction now afforded, that we may be apt to overlook in such a beneficial result the military triumphs by which it was achieved. Such a course, however, would be eminently unjust to commanders who have displayed the noblest qualities of soldiership and to troops who have fought and conquered in the face of obstacles without example.

Every fresh incident related of the siege of Delhi tends to establish more conspicuously than before the arduous character of the operations undertaken, and of the difficulties presented to the besiegers. The entire British force before the city, even after the arrival of succors from every available quarter, did not amount to 5,000 men, and of these many had been exposed for the three months previous to all the fatigues of unremitting warfare. The prepartions ordinarily considered desirable between a besieged and a besieging army were on this occasion inverted; for, instead of the latter being three times as large as the former, it was here the garrison which outnumbered its assailants, in the ratio of at least 4 to 1. Add to this that it represented the very pith and strength of the mutiny, and was sustained by the inexhaustible resources of a fortified arsenal and the defences of a populous city. The 15,000 or 20,000 troops within the walls of Delhi were not composed of stragglers from loose bands of insurgents, or of rebels without organization or cohesion. They were the most desperate and the most disciplined of the mutineers—men who had marched off by battalions to the head-quarters of the revolt, and who were ready to fight to the death with the guilt of murder on their heads. Among them were thousands of trained artillerymen, and in the stores of the arsenal were guns and munitions in abundance. The assault itself showed the formidable nature of the opposition prepared. The heavy cannon of our siege train could silence the 24-pounders on the ramparts, but it could do little to assist the troops in penetrating the place. The real resistance was exactly of that kind which has always proved most severe and most sanguinary, and, instead of being offered in the breach, was reserved for the narrow streets and strong edifices of the city. How stubbornly the fighting was maintained may be gathered from the simple facts that to win the whole place, street by street, cost us no less than a week from the first day of assault, and that on this day alone 1,239 officers and men, out of an attacking force of 3,600, were either killed or wounded. Such results establish beyond dispute both the wisdom of those tactics by which the assault was delayed, and the undaunted heroism with which it was executed at the earliest moment presenting a probability of success.

The invincible fortitude of the garrison of Lucknow, and the intrepid resolution by which its relief was at last accomplished, will bear a comparison with the most famous examples of history. Seldom, indeed, if ever, has a siege been sustained on such terrible terms. The little band of Britons within the weak defences of the Residency were not holding out for a point of honor or a maxim of military punctilio. Theirs were no civilized or chivalrous enemies content to gain possession of the place, and ready to accord generous treatment after a brief discussion of conditions. What they fought for was not the right of marching out with colors flying, or retaining their side arms, or preserving their baggage. They knew—knew from evidence before their eyes—that in the surging swarms of rebels around them every man was thirsting for their blood, and that the moment of their expiring strength, when at length it might come, would deliver them, their wives, and their children into the gripe of miscreants whose least atrocity would be murder. With this dreadful prospect incessantly before them, they endured to the very end, though how human minds or mortal bodies could support such a strain appears impossible to conceive. Day after day, week after week, month after month, the long-looked-for relief was delayed, prevented, intercepted, or driven back; and in its stead there arrived only the ghastly news of massacres and butcheries foreshadowing their own. When at last the Cawnpore column actually advanced to the rescue the work proved beyond its strength, and no wonder, for the road before it was nothing less than one continuous field of battle fifty miles long. Still the heroic garrison held out, availing itself of every chance and resource which events permitted, and fortifying itself on its little raft of safety, although the friendly sail had appeared in sight only to disappear again. At length the fatal moment was approaching, for the rebels had succeeded in undermining the weak defences of the place, and a few hours more would have blown into the air the slender cover of the garrison, and left our countrymen and countrywomen exposed to the diabolical barbarities of the fiends around them. Providentially, at this supreme moment the relief was approaching too. Undismayed by the aspect of a kingdom in arms against them, General Havelock, and his comrades once more crossed the river to fight their way to Lucknow, and this time victoriously. They carried every hostile position by storm, hewed their passage through the rebel masses up to the very walls of the Residency, and snatched their countrymen from the indescribable horrors of their impending fate. For the whole work they had but 2,500 men, and of these one-fifth were struck down in battle.

In every shape, therefore, which war could take has the ascendancy of the British race been established. We have succeeded in capturing a strong position, and we have succeeded in defending a weak one. As besiegers at Delhi, as besieged at Lucknow, we have been equally triumphant, while the advance of our column to the capital of insurgent Oude presents little less than a miracle of determination and courage. Be it remembered by all that these exploits have been achieved before the arrival of any reinforcements from England, and with those resources only which could be extemporized on the spot. We yesterday gave a recapitulation of the Queen's forces in Bengal, and the total showed only a strength of 24,960 men of all arms—Infantry, Cavalry, Artillery, and Engineers—up to the last days of October. But even this gives no adequate representation of the actual facts. In the computation are included three regiments—the 23d, the 82d and the 93d—belonging to the Chinese expedition, which are known, indeed, to have arrived at Calcutta before the end of last month, but which had not been dispatched to the Upper Provinces when these successes were gained. No troops, in fact, had reached India from England, except those diverted from China, and of these only a single battalion—the 90th—had been in time to take part in the operations proceeding. The capture of Delhi was accomplished without the least assistance from any quarter, except the Punjab. The relief of Lucknow was achieved without any aid, except from the colonies and this opportune arrival of the 90th. Of the broad stream of reinforcements dispatched in haste from this country not a single soldier had yet appeared.

The remaining work will soon be done in India, but there is something for us to do at home. If ever there were successes of British troops in which Britons could sympathize, heart and soul, they are to be found in the victories now reported. Such triumphs are eminently those of the British, for they are due to the essential power of the British character. They have been won against enormous odds, by that union of endurance, intrepidity and determination which our countrymen know so well how to maintain. No one can think that enough has yet been done in recompense of such deeds. A Red Riband has been sent to Sir John Lawrence, and a small pension to General Havelock, but the country will not be satisfied with such acknowledgments as these. We have to reward, not only the defenders of our Indian empire and the deliverers of our countrymen, but the vindicators of our military renown. The events of the last six months have shown that the resources and aptitudes of British soldiers, properly handled, are second to none. The task of satisfaction will be easy with Generals Wilson, Havelock and Outram, and with their subordinates, who, like Major Vincent Eyre, so ably seconded the operations of their superiors; but it would be matter of deep regret if the deaths of Generals Nicholson and Neill, in the very moment of victory, should interfere with the gratitude of the nation for their extraordinary services. To General Nicholson is due not only much of the pacification of the Punjab, not only the safe conduct of decisive reinforcements to the camp before Delhi, but the brilliant victory of Nujuffghur, which was the first step to the capture of the city. To General Neill we are indebted for the first successful advance from the Lower Provinces to the North-west, and for the most resolute coöperation in all proceedings attending the relief of Lucknow; nor is it likely to be forgotten with what uncompromising vigor he expressed the sentiments of the country in his short command at Cawnpore. Our little armies in the East have done their duty with admirable fortitude, with unexampled success, but at heavy cost, and it now devolves upon us to acknowledge by fitting and generous recompense the national honor as well as the national advantages we have derived.

OFFICIAL TELEGRAMS.

The following telegram was received at the East India House:

Calcutta, Thursday, Oct. 8.

General Outram telegraphs, on the 2d instant that the insurgents are too strong to admit of withdrawal from Lucknow. Sick and wounded women and children number more than 1,000.

After making disposition for safety of garrison, General Outram proposes to retire on Cawnpore. He adds that two additional brigades with powerful field artillery will be required to withdraw with the garrison or reduce the city. Communication between Cawnpore and Lucknow still interrupted.

Latest news from Gwalior to 26th of September. Scindia had brought the mutineers of the Gwalior Contingent under his control, by arraying against them his own troops and 10,000 thakoors, cutting off their supplies, &c.

Division and dissension among the mutineers, who were asked for aid by a Shahzadah from Delhi on the one hand, and an emissary from the Nena on the other.

The mutineers of the Ramgurh battalion were defeated at a place called Chuttrah, on the 2d inst., by a detachment of the 53d Queen's, under Major English, with loss of guns, forty-five carts of ammunition, &c.; some forty-five of our men killed and wounded.

(Signed) H. JOHNSON.

Alexandria, Nov. 7, 1857.

Trieste, Nov. 13—8:10 A. M.

RAVEN.

FORTNIGHTLY REPORT OF THE BOMBAY GOVERNMENT.

The following telegram has been received at the East India House:

Delhi.—The intelligence of the occupation of the whole City of Delhi, on the 20th of September, has been confirmed.

The King and the Begum were captured on the 21st by Lieutenant Hodson. Two of the King's sons were killed.

No dispatches have yet been published, so that the exact amount of the British loss is not known, but there is no doubt that it is much larger than was at first supposed.

It is believed to have amounted to 1,150 killed and wounded, including 64 officers.

The mutineers have fled, some to Rohilcund, some to Muttra, and some, it is believed, towards Oude. Pursuing columns have been organized, and one, under the command of Colonel Greathed, of Her Majesty's 8th Foot, fell in with the Jhansi mutineers at Boolundshuhur, on the 29th September, and defeated them with a loss of 400 men. Mr. Greathed, the Commissioner of Delhi, died on the 19th September, of cholera. Brigadier-General Nicholson died on the 23d September, of the wounds received in the assault.

Lucknow was relieved on the 25th September by General Havelock's force; particulars are not yet known, but the British loss was severe, amounting to at least 450.

The gallant General Neill was among the killed; also the following officers: Major Cooper, Artillery; Lieutenant Webster, 78th; Lieutenant Pakenham, 84th; Lieutenant Bateman, 64th; Lieutenant Warren, 12th Irregular Cavalry.

The relief was just in time, as the enemy had advanced some mines under the British position, which would have placed the brave garrison at their mercy.

Bengal.—There is no news of any importance from the Bengal Provinces. Order appears to be restored.

Punjaub.—The predatory tribes on the Gogaira have plundered the police post on the Lahore and Mooltan Road, and caused a temporary interruption of postal communication. Detachments of horse and foot police attacked the plunderers, and killed a great number, including their chief.

The communication is now restored, and the Punjaub has, with this exception, remained quiet.

Azimgurh.—A body of Goorkhas, 1,400 strong, under the command of Captain Bidden, attacked the insurgents at Mundree in the vicinity of Azimgurh, on the 19th September.

The enemy were defeated, driven out of Mundree with a loss of 200.

Jubbulpore.—The advanced guard of the Madras column engaged the mutineers of the 52d Bengal Native Infantry, near Jubbulpore, on the 25th of September, and killed 150 of them. After their defeat, the mutineers barbarously murdered Lieutenant M'Gregor, who was a prisoner in their hands.

Rajpootana.—Nothing new has occurred in Rajpootana.

The Jodhpore mutineers are still in force at Ajah (? Awah.) It is stated that they have extracted a large sum from the town of Palee as a ransom.

A reinforcement is proceeding to join General Lawrence.

Mhow and Indore.—The Malwa country is in a very disturbed state.

The cantonment of Shopahwur (? Bhopawur) has been burnt. Dhar, Amjeera, and Mundlaiser are disaffected.

The Mhow field-force is moving in the direction of Saugor, and orders are immediately to be issued to the column at Aurungabad to proceed to Mhow for the purpose of protecting the Bombay frontier, which otherwise would be open to attack from the Gwalior rebels.

Scinde.—All has remained quiet in Scinde since the dispatch of the last mail. The state of the frontier is not satisfactory, although perhaps less gloomy than it was a short time ago. General Jacob, who has just returned from Bushire, proceeds immediately to Scinde and the frontier.

Bombay Presidency.—There has been an outbreak of the Bheels in Khandeish, and also in Nassick, but stringent measures are in progress for the suppression of such movements. On the 4th October, Lieutenant Henry, the Superintendent of Police, attacked the Nassick Bheels at Sonwur, and drove them from their position, but he was himself killed in leading his men to the assault.

In Guzerat Chundup, a village in the Mahee Kaunta has been stockaded, and the authorities defied, but the disaffection has not spread to other villages, and a detachment advancing to reduce the villages. With this slight exception all Guzerat has remained perfectly quiet.

The Deccan and Southern Mahratta country are quite quiet.

In Bombay itself a few Sepoys of the 10th Regiment and Marine Battalion have been detected in plotting against the Government; two have been tried, convicted, and blown from guns; three more are in custody and under trial.

Nizam's Country.—All is quiet in the Nizam's country.

Madras.—All is quiet in the Madras Presidency.

Bombay, Oct. 17, 1857.

H. L. ANDERSON, Secretary to Government.

Trieste, Nov. 13, 1857, 8½ A. M.

RAVEN.

THE BRITISH COMMANDER-IN-CHIEF IN INDIA.

From the London Times.

The supreme command of all the forces, whether of the Line, or of the Company's Army, or of native troops, is, of course, in the hands of Sir Colin Campbell, G. C. B., who, as our readers are aware, left England in July last, at some twenty-four hours' notice, in order to carry out the wishes of Her Majesty in India as Commander-in-Chief. That well-known General, who is a scion of one of the many branches of the Scottish clan of Campbell, was born near Glasgow, we believe, in 1792, and entered the army in 1808 as ensign in a foot regiment. He took part in the unfortunate expedition to Welcheren; and, while serving in the 9th Foot, he had seen some hard fighting at Vimiera. He also took part in the advance and retreat of the army under Sir John Moore, and in the battle of Corunna, and was also engaged in the battle of Barossa and in the defence of Tarifa. In the latter part of the year 1812 he was attached to the army of Ballasteros, and was present at several affairs of importance. Among others, he took part in the expedition for relieving Tarragona, and was present at Osma and Vittoria, and at the siege of San Sebastian, where he received two severe wounds, and at the passage of the Bidassoa, where he was again severely wounded. In 1814–15, he saw some active service in America while holding a commission in the 60th Rifles, and in 1823 we find him acting as Brigade Major of the troops engaged in quelling the insurrection at Demerara. In the expedition to China in 1842 Sir Colin Campbell commanded the 98th Regiment, and took an active part in the capture of Chin-kiang-foo, and the subsequent operations in the neighborhood of Nankin. Nor is he without Indian experience. Throughout the Punjab campaigns of 1848–9 he commanded the third division of the army under Lord Gough, and distinguished himself more particularly in the affair at Ramnuggur, the passage of the Chenab, the affair at Sadoolapore, at the battles of Chillianwallah, where he was wounded, and at Goojerat. In 1851 and the following year, while Brigadier-General in command of the Peshawur districts, he was constantly engaged in most difficult operations against the hill tribes surrounding the valley, including the fording of the Kohat Pass, under the late General Sir Chas. J. Napier, and the repeated affairs against the Momunds, who were glad to come to terms after their defeat at Punj Pao by a small detachment of cavalry and horse artillery under Sir Colin Campbell's immediate command, the combined tribes numbering upwards of 8,000 men. In 1849 he was created a K. C. B., and received the thanks of both Parliament and the East India Company for his conduct at Goojerat. Returning to England in the early part of 1853, he was appointed, on the breaking out of war with Russia in the following year, to the command of the Highland Brigade, which, together with the brigade of the Guards, composed the division of the Duke of Cambridge. His gallantry at the battle of the Alma, at the head of his beloved Highlanders, and his zeal, intrepidity and ability throughout the rest of the trying perils of the Crimean campaign, in which he was content to serve under men as much his inferiors as they were his juniors, were faithfully recorded in these columns at the time, and therefore do not need to be repeated here. Lord Gough, in his dispatches written from the field of Chillianwallah, speaks, if we remember aright, in the very highest terms of Sir Colin Campbell's "steady coolness and military precision" as "carrying everything before it;" and these qualities, added to a constant care for the comfort and lives of the troops under his command, have gained for him in the very highest degree the confidence, admiration and affection of the many corps with which he has served in three of the four quarters of the globe, with but little intermission, during the past fifty years. Not being fortunate enough to possess the additional advantage of high influence at the Horse Guards, Sir Colin Campbell found himself merely a Colonel at the outbreak of the Russian war, and it was not until the month of June, 1854, that he was gazetted a Major-General in the army. In the following October he was appointed to the Colonelcy of the 67th Foot, and in 1855 promoted to the honor of a Knight Grand Cross of the Bath. In 1856 he attained the rank of Lieutenant-General, and on his return to England was presented with the freedom of the City of London, and created an honorary D. C. L., of Oxford, in recognition of his Crimean services. Sir Colin Campbell is also one of the Aides-de-Camp to her majesty.

SOUTH AMERICA AND AUSTRALIA.

BRAZIL.

EXPECTED WAR WITH PARAGUAY—FEARS OF A REVOLUTION—COMMERCIAL AFFAIRS.

By way of England we have received advices from Rio de Janeiro to the 15th of October.

Brazil is generally healthy, but there is still yellow fever among the shipping at Rio, and on the Pernambuco Railway, which will probably not be finished according to expectation.

A correspondent writing from Rio on the 14th of October, says: "Active preparations continue to be made by the Brazilian Government for the expected war with Paraguay, and almost all the available troops have been dispatched with large supplies of ammuniton and stores by the overland route to Matto Grosso. Here, in Rio, a considerable ferment has been caused by the Governmen authorizing the enlistment of soldiers from the ranks of the national guard; it is certainly an unconstitutional measure, excessively unpopular, and, if persevered in, may lead to the very worst of consequences. Should the Government drive the people to rebellion it will be a thing much to be regretted, for Brazil was never more prosperous or in a state of more rapid progression than now. It is a pity that the Emperor does not take a more active part in the administration of Government affairs: he is a wise and a good man, but he is wanting in the energy which distinguished his father. Charitable and kind in the highest degree in private, yet he is passive or powerless when his subjects (as in a case like the present) are oppressed.

In commercial affairs, this month, so far, has been a remarkably dull one in every respect. In coffee we have only one sale of importance to report: 7,000 bags for America, at 5,400; the total transactions scarcely reaching 20,000 bags. From packet to packet we estimate the business done at 175,000 bags, of which for States 97,000, and the remainder, excepting 4,000 bags for the Cape, were for Europe.

BUENOS AYRES.

INVASIONS BY INDIANS—THE OBNOXIOUS CONSCRIPTION SYSTEM—GLOOMY MARKET REPORTS.

Advices from Buenos Ayres are to the 2d of October.

The political aspect of affairs is gloomy; the Indians have seized a large part of the territory.

Two passengers by the *Teviot*, arrived in England, were young gentlemen who have left Buenos Ayres in consequence of the conscription there. The sons of the richest and most respectable European residents in Buenos Ayres, if born in that country, are now liable to be drawn as soldiers, not only for the militia, but also for the line. This has caused the utmost disgust among Europeans, and the British authorities have been appealed to. The English Government has never acknowledged the present Government of Buenos Ayres, and according to the laws of the former Government of that country, and the last recognized by England, the conscription, as far as the English residents and their children are concerned, is unconstitutional. The two passengers above mentioned, having paid a heavy price for substitutes, left the country.

General Urquiza, President of the Argentine Confederation, has addressed a communication, little short of a summons, to the authorities at Buenos Ayres, calling on them to take the sense of the population respecting the obstacles to the union of that province with the Confederation. He particularly puts forward the aggressive attitude and movements of the Indians as a reason for union, and as a fact which might, under certain circumstances, call for the intervention of the power he represents, should union be delayed. The government of Buenos Ayres has replied by friendly expressions, which, however, convey a dilatory intention.

The *British Packet* reports gloomily of the local markets, as being in a state of comparative stagnation, but reports an active movement towards the Rosario. With Paraguay hardly anything was doing. The value of gold was decreasing. No failures of any consequence were reported. Arrivals had been moderate.

AUSTRALIA.

LOSS OF THE CLIPPER SHIP DUNBAR, AND ONLY ONE LIFE SAVED.

From the Australian and New-Zealand Gazette.

It is with deep regret that we have to record the total loss of the magnificent clipper ship *Dunbar*, Captain James Green, which left Gravesend on the 24th of May, and Plymouth on the 30th of that month for Sydney. Only one seaman, out of a total of 140 persons on board, is reported as having escaped. The *Dunbar* was one of the fine fleet of Mr. Duncan Dunbar, of Limehouse, engaged in the Australian trade, carrying first-class cabin passengers and a very limited number of second class.

The following is a list of the passengers, among whom were many old colonists returning home:

Chief Cabin.—Mr. and Mrs. A. Meyer and six children, Miss J. Wake, Mr. and Mrs. K. Waller and six children, Miss S. Fothergill, Miss E. King, Mr. C. Troughton, Mr. and Mrs. Mylne, Misses A. and E. Mylne, Mr. A. D. James, Mr. F. Tindal, Mr. C. Davidson, Mr. and Mrs. Cuhnac, Mrs. Egan, son, and daughter, Mr. Simmons, Mr. M'Quoid, Mr. and Mrs. Peek, Mr. Downey, Misses Hunt (2), Mr. Levein, Miss Logan and two Masters Logan, and Mr. Cuthbert.

Intermediate.—Mrs. Debell, Mrs. J. Berry, Miss Graham, Messrs. W. Byron, J. Holl, Wiesmer, E. Hill, W. Beach, Mr. and Mrs. Clark and two children, Mr. and Mrs. Saint, Mrs. Brown and child, Mrs. Annan and three children, Mr. and Mrs. Healing and three children, and Mr. and Mrs. Strange.

COMMERCIAL INTELLIGENCE.

The Cotton Market.

Liverpool, Friday, Nov. 13.

Sales—This week, 10,930; total this year, 2,302,610; same period in 1856, 2,680,650 bales.

Imported—This week, 14,902; total this year, 2,009,601; same period in 1856, 2,108,353; total imports in 1856, 2,308,651 bales.

Exported—This year, 235,903; same period in 1856, 240,016 bales.

Computed Stocks—This day, 331,670; same period in 1856, 403,840 bales.

Taken for Consumption—This year, 1,723,500; same period in 1856, 1,894,900 bales.

	Bales.
Taken on speculation this year	341,732
Same in 1856	532,582
Stock in Liverpool, Dec. 31, 1856	281,430
Same in 1855	428,810
Decrease of import this year, compared with the same date last year	93,752
Decrease of export	4,113
Decrease of stock	72,170
Decrease of quantity taken for consumption	171,400

The transactions in cotton this week have been on an exceedingly limited scale, and prices have declined under the great daily pressure to sell from ⅛d. to 1d. ₽ lb. generally. The accounts received by steamer on Monday as to favorable weather for the growing crop, the difficulty of holding during the present monetary panic, and the procedure to short time on the part of spinners and manufacturers, have all contributed to this result. During one or two days this week, so great has been the depression that there may be said to have been no market for cotton. The news of the suspension of the Bank Act yesterday, although too late to affect business, gave greater confidence, and some sales were made after the close of the market at ⅛d. to ⅜d. advance on the lowest prices of the morning.

In Sea Islands a limited business has been done, and prices are ½d.@1d. lower.

Egyptians have been much neglected, and partake of the prevailing depression, prices being 1d. lower.

Brazils have been very lightly held, and, while prices generally show ⅛d. decline, some forced sales have been effected at a still greater reduction.

Surats continue in only moderate demand, and are fully ⅛d. lower.

560 American and 1,020 Surat are reported on speculation, and 110 American and 200 Surat for export.

To-day we have a more general demand, and little desire shown to effect sales; the prices obtained are very irregular, and in some cases 1d. above the extreme low rates of yesterday; the business amounts to 6,000 bales, including 2,000 speculation and export.

The Grain Trade.

London Corn Exchange, Mark-lane, Friday, Nov. 13.—The supply of English Corn, Grain and Flour is better than in the early part of the week; Scotch and Irish Oats scanty; foreign Wheat and Oats very heavy again; and Barley liberal, with a little Flour. The Wheat trade to-day must be quoted at about last Monday's prices, with some degree of firmness, and very little doing. Barley is unaltered. Of Oats the very large arrival depresses this article, but the value is not much under the prices obtained this week. Flour is dull, but no cheaper. Beans and Peas about the same as on Monday.

Liverpool, Friday, Nov. 13.

The arrivals from Ireland and coastwise since Tuesday have been large of Oatmeal, but otherwise moderate. From foreign ports we have received 13,590 quarters of Wheat, 8,643 quarters of Indian Corn, and 23,139 barrels of Flour; besides 1,522 quarters of Wheat, and 1,800 barrels of Flour from Canada. The exports in the same time comprise 2,684 quarters of wheat, 827 quarters of Indian Corn, 577 sacks and 492 barrels of Flour. The decree just issued of the French Government rescinding the previous one which extended the prohibition to export or distil grain or Flour till September, 1858, has caused a complete stagnation of business in our trade, and prices of all articles have become quite nominal. The improved aspect of the money-market since the suspension of the Bank Act yesterday may, however, tend to impart more tone and prevent any panic. The weather has been cold and inclined to frost.

At this day's market there was a fair attendance of the town and country trade, and rather a better feeling prevailed among holders, as the effect of the free export from France appears to have been somewhat overrated, and the pressure for money has, in a great measure, subsided. Wheat met a fair consumptive demand, and some parcels changed hands on speculation at about the late rates for fine white and red, and 2d. ₽ 70 lbs decline on common and inferior. Fine Flour salable at 1s. ₽ bbl. and sack reduction, but inferior was quite neglected. Oats and Oatmeal were scarcely inquired for, and may each be quoted decidedly easier. The same remark applies to Barley, Beans and Peas. Indian Corn being in better supply, and the demand limited, a decline of 1s. ₽ quarter was established. Prime yellow and mixed American brought 35s. 6d.@36s., and Galatz and Odessa 36s. ₽ 480 lbs. Prime white was held at 42s. ₽ quarter.

From latest market reports, it appears that potatoes were selling in Dublin at four shillings and sixpence the hundred weight, while in London they had a brisk sale at twelve shillings.

Four Mongol tribes who have been hither to subjects of China recognized the sovereignty of Russia, which has granted them an exemption from taxation for several years.

Mr. Gough has been lecturing in Edinburg lately to crowded audiences. The Duchess of Sutherland and a large crowd of the English nobility attended.

Latest English papers report that Dr. Livingstone, the African traveler, was seriously indisposed.

The King of Prussia has conferred titles o nobility on Chevalier Bunsen.

The late John High, Jr., who was killed at the Chicago fire, bequeathed $20,000 to benevolent institutions. The Board of Foreign Missions receives $2,000 and the Tract Society $1,000.

Can Convicts be Admitted to the United States Army?

To the Editor of the New-York Times:

I take the liberty of requesting you to publish these few lines for the information of the public and in justice to the army of the United States.

In the morning papers of the 23d inst., among the proceedings of the Court of General Sessions at which Judge Russell presided, was the following:

"Thomas Murphy, a youth, who pleaded guilty to an attempt at grand larceny some time since, was brought up. As there were mitigating circumstances attending his offence, his Honor remanded him, to *give his father an opportunity to procure his enlistment in the army*; but the father, who was present, under the impression that he could not do so unless he was accompanied by his erring son, had neglected to avail himself of the Judge's leniency. His Honor said he would *give him another chance, but told him if he was not expeditious in getting him off*, he would send his son to the Penitentiary."

This extract speaks for itself. It would appear that the learned Judge regards the army and the Penitentiary in much the same light. But I, as a soldier and a citizen, must protest against his opinion.

The admission of convicts into the army is against the regulation of the War Department, against the Constitution of the United States, and against the good sense of sensible men. Convicts, men of bad repute, or even of suspicious appearance, have never been admitted into the army, and if by chance some of them succeed in enlisting, they are invariably expelled directly their real character is ascertained. The Judge, in this case, does injustice to himself, his country and his profession, by allowing a convict to escape a justly-merited punishment, providing "his father procured his enlistment in the army."

Murphy, the prisoner in this case, pleaded guilty to an attempt at grand larceny. His Honor would not willingly associate with felons; then by what right does he seek to send them into the army to contaminate honest men? Such an attempt in one of their judges should be severely censured by the people of New-York. The American soldier, whose life is one of peril, privation, and danger in his country's interests, deserves more consideration at the hands of an American judge than to be deemed a fitting associate for a criminal who has escaped the State Prison through the extreme leniency of the Court.

I have written this to prevent any erroneous impression being formed as to the composition of our Army, which is filled with honest, sober, and industrious American citizens. Judge Russell's remarks would indicate a different state of things. Murphy, if application is made for him, will positively be refused admittance to the Army in every recruiting station in the City of New-York and its vicinity.

A RECRUITING SERGEANT,
Of the U. S. Army.

A "Free-Love" Establishment Broken up in Ohio.—The Sandusky (O.) *Register* states that on Monday last a descent was made by the authorities upon a Free-Love concern at Berlin, Erie County, and E. S. Tyler, A. W. Smith, Mary Dame, Mary Lewis, Sophronia Powers, Thomas Homer and Thomas Wright, were brought before the Mayor of Sandusky, on charge of adultery. The *Register* says: The men were all respectably dressed, with heavy moustaches and whiskers, and long hair. Of the women, three in number, two were dressed in Bloomer costume, the other in ordinary long skirts. They all wore their hair in long curls, and with the exception of Mrs. Mary Lewis, looked cheerful, and even defiant. Mrs. Lewis is the wife of Mr. Harlow Lewis, of Skaneateles, N. Y., a gentlemen of high respectability; is 42 years of age, and the mother of three children, the youngest of whom, a little fellow of five years old, accompanied her before the court.

A number of months since she became acquainted with E. S. Tyler, at the house of her husband in Skaneateles. Tyler was a Free Lover, and during his stay at the house of Mr. Lewis succeeded in making a convert of the latter's wife, who came with him to Berlin in October last. She came before the Court, having evidently been in tears, and with traces of sorrow in her countenance. The father and husband of Mrs. Lewis are also here, urging on the proceedings against the Free Lovers, with a view of getting her home again, though as yet she refuses to accompany them.

The examination of witnesses in the case of Homer was concluded at 11 o'clock. A mass of testimony was elicited, showing the principles of the Free Lovers, but very little bearing on the case in point. Among the witnesses examined were Mr. Barry, a prominent oracle of the fraternity, and three of the prisoners, Mr. A. W. Smith, Mrs. Dame and Mrs. Lewis. They all—with the exception of Mrs. Lewis, who made no avowal on the point—unhesitatingly avowed their repudiation of the legality of marriage, and the right of affinitive or attractional cohabitation. The decision of the Mayor has not yet been given.

Destructive Fire in West Baltimore.—One of the most destructive fires which has transpired in this city for some time past, took place on Saturday evening about twenty minutes after 6 o'clock, in the large double four-story warehouse situated on West Baltimore-street, between Liberty and Howard-streets, and occupied, respectively, by Messrs. Fisher, Boyd & Brother, importers and wholesale dealers in drygoods, and Mr. L. P. D. Newman, wholesale boot and shoe house. During the progress of the fire, a portion of the eastern wall of the building fell upon the house adjoining it, and occupied by Messrs. Horner & Brother, dealers in fancy goods. Standing near upon the roof at the time, with the hose-pipe of the First Baltimore Hose Company, were Dr. Kennedy Owings, Alexander Forest and Robert Magrade. They made a most narrow escape from death, the immense mass of brick and rubbish falling at their feet, and several of the bricks striking them. Messrs. Owings and Forest were injured but not severely. As to the origin of the fire, the general opinion imputes it to accident, and makes the furnace the cause. The aggregate amount of loss and insurance are as follows:

	Loss.	Insurance.
Fisher, Boyd & Brother	$40,000	$45,000
L. P. D. Newman	15,000	25,000
Mrs. Sarah Norris	10,000	6,000
T. S. Bantz & Co	12,000	21,000
Steiner & Brother	6,000	25,000
William B. Norris	200	Insured.
E. R. Horner & Brother	12,000	25,000
Heirs of George Bailey	300	Insured.
Thomas E. Dell	200	Insured.
Total	$95,700	$147,000

Cotton Growing in Central America.—The soil is equal to the best in the Mississippi Valley. The virgin lands, which are very easily brought under cultivation, can be purchased at from $1 to $2 per acre. As to the price of labor, the wages of 400 Indians amounts to about $4 per month each. Six months suffice to plant, cultivate and gather the crop. The expense of feeding the Indian is very trifling, and there are besides no doctor's bills; falling sick, he goes home to his own house and cures himself after his own manner. As for my teams they are only three months employed. The expense of keeping them is also slight. They eat no corn, but feed entirely on hay, which costs but a trifle.

The cotton is planted about the 1st of September. There is no fear of a bad stand. It springs up very rapidly, matures and is gathered during the dry season, so that you have no fear of one hour's bad weather. There may be a sure reliance of one bale per acre. In short, I am certain, that the same amount of cotton can be raised in this country with less than half the expense that it can be raised in the United States, and the staple of the best quality. It is true the shipment to Europe is somewhat more expensive, but that is a mere trifle compared with the many advantages.

In respect to the people of this country, as I have never taken any part either for or against Walker's expeditions, I never had any reason to complain of any maltreatments; on the contrary, have ever been treated with the highest respect and the greatest hospitality. It may be possible that the General will renew the war in Nicaragua, but it will have little or no effect in this State, as the Government has declared that it will give no further assistance in the matter.—*San Salvador Correspondence of the New-Orleans Picayune.*

The Engineer Corps of the United States Navy.—Subjoined is the list of the candidates for promotion and admission into the engineer corps of the navy who passed satisfactory examinations before the Board of Engineers, convened at the United States Navy-Yard at Philadelphia on the 5th inst. The first thirteen have been warranted; the remainder will be warranted as soon as vacancies shall occur: George B. A. Tower, of Boston; B. B. H. Wharton, of Baltimore; John W. Tynan and Chas. H. Levy, of Portsmouth, Va.; Morgan A. English, of Washington; Franklin K. Haln, of Reading, Penn.; Joseph H. Baily, of Wilmington, Del.; John Purdy, of Washington; James W. Whittaker, of Trenton, N. J.; Frederick E. Brown, of New-York; B. E. Chassaing, of Baltimore; Philip Inch, of Washington; Wm. H. Buehler, of Harrisburg, Penn.; Henry Snyder, of Camden, N. J.; Elijah Laws, of Philadelphia; Joseph L. Butler, of Wilkesbarre, Penn.; Samuel Fisk, of Lancaster, Penn.; Levi R. Greene, of Providence, R. I.

The following assistant engineers passed satisfactory examinations, and were recommended by the Board for promotion in the following order: First Assistant Engineer Henry H. Stewart, to be Chief Engineer after Benjamin F. Garvin. Second Assistant Engineer Wm. S. Stamm, to be First Assistant, after Stephen D. Hibbert.—*Union.*

The Texas Election.—The official report of the State election in Texas has been published, and the aggregates are as follows: For Governor, Runnels, Democratic, 32,552; Houston, American, 23,628; Runnels' majority, 8,924. Total vote, 56,180, or including some 820 votes in counties not organized and properly returned, 57,000. Houston has a far better run than the telegraphic reports gave him credit for. The vote is not a heavy one, nor does it indicate the growth in population which is generally supposed to have characterized Texas since the year 1850.

The New-York Times.

NEW-YORK, FRIDAY, NOV. 27, 1857.

THE NEW-YORK TIMES.

The DAILY TIMES is published every morning:—Price two cents; Served at 12½ cents a week; mailed $6 a year.

The SEMI-WEEKLY TIMES—Three Dollars a year; two copies for Five Dollars.

The WEEKLY TIMES—Two Dollars a year; eight copies for Twelve Dollars; twenty copies for Twenty Dollars.

Terms—Cash invariably in advance.

All letters to be addressed to the "New-York Times, New-York City."

To Correspondents.

Anonymous communications will receive no attention. All articles professing to state facts must be accompanied by the Author's name, not for publication, but as a guaranty of the truth of the statements made.

We cannot undertake to return manuscripts that may be sent for publication.

Voluntary correspondence containing important news, from all quarters of the world, is solicited. If used, it will be liberally paid for.

☞ John H. Tyson, New-Brunswick, N. J., will furnish the Daily, Weekly or Semi-Weekly Times.

NEWS OF THE DAY.

The steamship *Vanderbilt* arrived at this port at an early hour yesterday morning. We publish elsewhere the important financial news of which we were previously advised by telegraph. The articles from London journals on the panic, and the effect of the suspension of the Bank Charter Act, will be read with interest. We give full particulars of the extensive failures that have taken place throughout Great Britain since last advices. The Indian mail had not arrived in London, but detailed telegrams had been received from Trieste of the important intelligence from the East.

The Royal Mail steamship *Africa*, which left Liverpool about 9 o'clock on the morning of the 14th, arrived last evening. Her advices are not so late as those by the *Vanderbilt*, the latter having left Southampton at midnight of the 14th.

Our special dispatch from Washington this morning will be found highly interesting. The President and Governor Walker yesterday had a long and friendly interview relative to Kansas affairs, in which the propriety of sustaining the action of the Constitutional Convention was fully discussed. It is understood that the difference of opinion between them is so radical that open hostility is considered inevitable, involving a split of the National Democracy—Governor Walker heading the conservatives and President Buchanan the radicals. The President holds that as the Convention was authorized by Congress, he is bound to sustain its action, while the Governor contends that this amounts to an assertion of the right of Congress to force any constitution on the Territory, instead of leaving it to the people. It is believed that in any event Governor Walker will not resign, and if the President should remove him, a direct issue on this ground will be made, which will divide the Democracy in the next Congress—in which event the President will be in the minority.

The gathering of diplomats in the China Seas will now soon take place, it having been deferred by the Indian mutiny and other causes. Our Minister, Mr. Reed, will have arrived at Hong Kong about the same time with the Envoys from the European Powers. What impression they will make upon the policy of the Celestial Empire, by diplomacy or by force, remains to be seen, but, according to the latest information, the Emperor, though surrounded and pressed by internal commotion, was determined to resist the demands both of England and Russia. Affairs in China will soon, therefore, again engage general attention. It is reported that a special messenger is to be sent out immediately to our Minister with important dispatches, which will indicate the interest which our Government will take in the matter, though we have in view only a limited extension of our commercial privileges in that quarter, and the safety of our citizens and their property.

Advices from the Rio Grande to the 7th inst comprise two weeks' later news from the Northern States of Mexico. A rumor very generally prevailed that the Federal Government had ordered a body of troops under command of Gen. Moreno, to the border moved thereto by the unsettled political and social state of the country, especially the continued difficulties between the civil and ecclesiastical powers. The subscription to the Rio Grande and Monterey Railroad amounted to upward of a million of dollars.

Yesterday was very generally observed as a day of thanksgiving. The places of business were for the most part closed, and discourses were delivered in nearly all the churches. The various charitable institutions were crowded with visitors who contributed liberally towards the comfort and happiness of their inmates. The weather was fine, and the day and the good things that came with it were enjoyable and enjoyed.

Party Obligations.

We have been so long accustomed in this land of liberty to denounce the slavish obedience of Jesuits, and to laugh at the Divine right of kings, that the doctrines recently promulgated in Tammany Hall upon the subject of party allegiance, seem to have struck the majority of us dumb. This sudden assault upon everything we deemed most sacred and most impregnable has, apparently, found the mass of us unarmed and unprepared. People don't generally keep on hand a store of arguments for the defence of first principles, and are, consequently, not prepared with demonstrations, when all the axioms are suddenly denied.

We are, therefore, hardly surprised that so many honest and well-meaning men should, in the first paralysis of surprise, bow in submission to Mr. Cochrane's monstrous deliverance upon the subject of "party nominations." To assert that every one who calls himself a Democrat is obliged, upon pain of being stigmatized as an apostate to his creed, to support the man whom the caucus designates for office, though he be perfectly persuaded that the nominee is an unprincipled knave—a public robber—is to adopt the very worst features of the social systems of priestcraft and kingcraft, by which the Old World has so long been desolated. Entire, implicit, unreasoning obedience to the behests of the King or the General of the Order, as the first and most sacred of duties, is one of those "doctrines of devils" from which the human race has already suffered so long, and from which our forefathers came here to be delivered.

The right of private judgment is not simply an article in the creed of Protestants; it is one of the first-fruits of the fire of political liberty. Party organizations, which have been carried to such perfection here, were instituted for the purpose of enabling men, whose ways of thinking on public questions were similar, to act in concert. To secure this concert, identity of opinions upon public questions is necessary; but it is by no means necessary that all the members should hold the same opinions regarding men. It is quite possible to subscribe to every article of a creed and yet be firmly persuaded that John Jones is a rascal. To believe that the Bible is the supreme rule of faith and conduct by no means entails the necessity of accepting Luther as a Saint or Loyola as an Apostle. The nomination of a party caucus is a recommendation; the attempt to make it an imperative and binding dictation is an impudent attempt to introduce into the United States the sham elections, sham suffrage, sham freedom of choice, and sham constitutionalism of despotic France. The Democratic Party is a means to an end. Its founders so intended it to be. It was established for the promotion of the largest liberty and the broadest equality, for the annihilation of cliques and corporations, and privileges, and the assertion of individual rights,—and individual freedom of action as the only true basis of government. With these ends in view it has labored for fifty years with unshaken constancy, and a host of the greatest names in our history have served in its ranks. The unscrupulous horde who have now got at the head of its affairs in Tammany Hall have deliberately set about elevating the Association into a position of superiority to the ends for which it was established. One of those ends was the selection of honest and high-principled public servants. But Cochrane says: "Not so. The organization is something better than honesty. If we propose a devil incarnate you are bound to support him. If we turn round here on this platform, and either in folly or knavery choose a convict from Sing Sing to govern this City, you, the Democracy, are bound to confirm our choice."

We doubt whether Louis Napoleon, or even Alexander of Russia, ever put forward anything more calculated to startle Republican ears than this. If we are not greatly mistaken, however, there are no business men in this City who possess even a glimmering of information with regard to the principle which underlies the basis of Republicanism, or who have had the smallest amount of training in self-government, who will be gulled by a doctrine so monstrous. Every citizen of the United States, who is worthy of the name, owes his first and undivided allegiance to the country at large, and a *portion* to the town he lives in. He can best testify this allegiance by devotion to truth and justice and honesty. If he joins a party in good faith, he joins it for the promotion of sound principles, and for the maintenance of good government. If for the sake of dispatch and of union he delegates to any man, or body of men, the right of selecting the persons best fitted for the performance of public duties, he does not thereby lay down his judgment and his individuality in base self-abnegation at their feet. He reserves to himself, undoubtedly, the right of confirming this action or not as he sees fit. If, through mistake or willful misconduct, he finds they have designated a candidate for office whose election will, in his opinion, inflict injury on the country at large, there is no room for hesitation. The country should be his first care. Parties rise and fall; they are born in an hour, and perish in a day; but the State is something better, greater, more valuable than any party which ever existed. We owe to it not to let ourselves be beguiled by Messrs. Cochrane and Doheny into blind support of corruption and intrigue. The political cries of these gentlemen would sound simple and indisputable in the latitude of Rome or St. Petersburg, but here in New-York it is the plainest blasphemy against liberty, and in the flattest contradiction to the spirit of our institutions. Nothing is so well established as the responsibility of our legislators to their constituents. No one has ever yet claimed from the latter a blank indorsement of all the acts of their representatives. What gives a caucus powers which no Senator or Assemblyman has ever dared to claim?

The Suspension of the Bank of England Charter.

We have elsewhere extracted the comments made by the London *Times* upon the action of the English Government in relaxing the restrictions put by the Act of 1844 upon the Issue Department of the Bank of England. It will be seen that the views of our cotemporary coincide in all material points with those which we expressed on the first receipt of the telegraphic intelligence of the measure, and that the Treasury letter of the 12th inst. is not regarded in London as the death-warrant either of the Bank of England or of British commerce.

The ultimate significance of the step can hardly be matter of doubt. Its immediate effect upon the trade of the United Kingdom will be extensively beneficial, and with the passing of the tempest of panic will pass away all possibility of material damage to result from it to the credit of the great financial regulator. The force of the blow will be felt by the Bank in Parliament, and we can only reiterate the hope that no rash and convulsionary changes will be made in the frame work of an Institution which has certainly been, on the whole, more steadily useful and more tranquilly influential in its relations with the commerce of the world since its reconstitution in 1844 than it was before. We have tried in New-York the experiment of permitting our Banks to do for themselves what the English Government reserves to itself the right of doing for the Bank of England, and whatever may be the improvements and modifications of which the Bank Charter Act of 1844 is legitimately susceptible, it is not in the financial history of this country, or of England, that arguments can be found to support a reaction from the principles of Sir Robert Peel's legislation. The friends of the Charter may safely appeal to the New-York of 1857 and to the London of 1839 in defence of their system, at least from an uncompromising and general assault. The discussion which will certainly be had in Parliament of fundamental principles of banking and currency, will go on contemporaneously with debates in our own Congress, to be provoked by the position of our own affairs, and by propositions which it is generally understood that the President means to submit upon these important subjects. And it is reasonable, therefore, to extract from the disorders and confusion of the hour, such consolation as may be found, in the hope that something may be done both in England and at home to establish the financial relations of the commercial world upon a safer, because a more philosophic and comprehensive basis, than heretofore.

It will become the intelligent supporters of the Bank Charter Act in Great Britain to take into account the fact that when that instrument was framed, neither California nor Australia had been introduced into the system of commerce; while it must not be lost sight of at Washington, that the exchanges of this country necessitate an authentic representation of values, quite as urgently as they call for an adequate and assured supply of values mediatorial.

The State of the Indian Mutiny.

The fuller details of the latest news from India brought by the *Vanderbilt*, confirm the substantial value of the successes won by the British before Delhi and Lucknow, and reinforce the conviction we have already expressed, that the menacing importance of the Sepoy revolt has been thoroughly dissipated. The mutineers, under the inspiration of their Mohammedan leaders, made this outbreak from the first a contest of race with race. They challenged the superiority of the rulers to whom, for a century, they and their fathers had submitted. Doubtless many recollections of the Affghan disasters, and many vague impressions of the checks inflicted upon the ever-victorious English in that great Russian war, of which vague histories were transmitted to Bengal along the mysterious channels which penetrate and permeate the societies of Asia, mingled in the minds of the soldiery of India with the instigations of the Oudian aristocracy, upon whom events are more and more distinctly fastening the chief responsibility of the rebellion. But, by whatever motives excited, and animated with whatever hopes, it is certain that the mutineers of Meerut, the defenders of Delhi, the assassins of Futteyghur and Cawnpore fully counted upon humiliating the "narrow-souled, yellow-faced infidels," upon routing them in the field, upon disgracing them in defeat.

These expectations have been signally disappointed, and in this disappointment England has made herself mistress of the position. This cardinal point has been won, too, more rapidly and with a less exhausting display of power than was anticipated, even by the most sanguine of English statesmen. That the English armies in India, however small their numbers, would be able to hold their own until the arrival of reinforcements from home, was conceded from the first by all who possessed any proper intelligence of the relative values of the opposing parties, and any authentic information of the general attitude of the country. But the English armies in India were not content with holding their own. They assaulted the mutiny in its centre at Delhi, besieging a garrison of quadruple their own strength, and finally taking the city by storm after a sanguinary contest of nearly a week, with a greatly superior force, in the streets and squares of a hostile capital and under a September sun.

They repaired the errors of incompetent commanders along a line of nearly nine hundred miles, and succeeded in so balancing the scale of chances in their favor, at an early stage of the disturbances, as to commend the adhesion of all the native princes most important to their cause.

And finally, at the expiration of a little more than four months from the beginning of the troubles, they had virtually restored the threatened supremacy of their race throughout the Peninsula, and were only awaiting the arrival of the great armament dispatched to their assistance to complete the great work so nobly begun.

The last telegram received at the India House from Bombay, and published in London on the 13th inst., affords us the materials for estimating the position of affairs at the end of the second week in October.

The mutineers were in full retreat from Delhi, passing mostly, as we had expected, to the south and southeast, and in the direction of Rajpootare. This region, intervening between the Presidencies of Bengal and Bombay, would naturally be the resort of the rebels after they had abandoned the hope of success in the northwest. Many of the dependent and independent States which it contains have from the first been disaffected, and its physical characteristics are favorable to a continued disturbance of a guerrilla cast. Malura, Indore, Gwalior, are still reported to be in a state of confusion, and the mutineers of Sandpore are still embodied and in arms. From the frontiers of this territory to the west the Bombay Presidency may be menaced, and we are told of attempted risings at Khandeish and Nassick, in that particular quarter of the Bombay dominions immediately adjacent thereto. These risings were, however, unimportant, and, in the presence of the fidelity of the Bombay forces, insignificant. A column had also been thrown forward from Aurungabad, in the Bombay Presidency, to protect the district. Moreover, the gallant and faithful Scinde had completely overawed the Gwalior mutineers on the 26th of September, four days after the fall of Delhi and one day after the relief of Lucknow, and of course before the favorable influence of either of these events could have been brought to bear, either upon his own loyalty, or upon the fears of his revolted subjects. This news is the more important that it comes to us coupled with an intimation that Nena Sahib was himself at Gwalior seeking support there for his operations in Oude. If this be so, it proves the little confidence of the besiegers of Lucknow in their own capacity to maintain their position, and makes still more certain the final deliverance of the English garrison at that place from their long and unparalleled endurance. Generals Havelock and Outram, after destroying the approaches of the Sepoy army, and strengthening the hands of the garrison, had found it impossible to withdraw the besieged without a stronger force, and had consequently fallen back upon Cawnpore, where they were daily expecting troops from Calcutta. The communications along the Ganges had been pretty thoroughly cleared—the heavy batteries and blue-jackets of Capt. Peel having reached Meizapore, 44 miles below Allahabad, and consequently about 160 miles distant from Cawnpore, by the 26th of September.

Quiet was restored throughout the greater part of Bengal, and disorder was dying away everywhere excepting in the kingdom of Oude, in Rajpootare, and along the far Western frontiers of Scinde. The loyalty of the Ghoorkas had been illustrated by a victory over the Sepoys at Mundree on the 19th September, while the Madras Native troops on the 25th engaged and defeated a body of Bengalese and Oudian revolters at Jubbulpore.

In a word, the work of the British was rapidly defining itself within limits comparatively narrow, and the tide of danger was ebbing as rapidly as it rose. When it is considered that the news of the British successes had yet to be diffused throughout the Peninsula, and that only one battalion of the 90th infantry had yet been landed and brought into action at the date of this our latest intelligence, it will very clearly appear, that neither the political nor the financial position of Great Britain is likely to be unfavorably affected by the further movement of affairs in India.

Bankrupt Laws—The English and American.

The principle has been pretty generally adopted in England, in legislating on bankruptcy, that the great, and in fact the only object to be kept in view, was the surrender of all the debtor's assets, and their fair division amongst the creditors. In the earlier bankrupt acts the idea evidently still prevailed that the debtor, above all, in cases where he had been guilty of misconduct, even before bankruptcy, deserved to be punished. In all the laws on the subject previous to 1849, the power of granting or refusing the certificate was still left in the hands of a majority in number and value of the creditors. If the bankrupt's behavior had not been thoroughly satisfactory to them, they could prevent his ever recommencing business. The commissioner could not take notice of any of his acts prior to the act of bankruptcy, but the creditors could, and where they happened to prove "vindictive," the power lodged in their hands might have been used with terrible effect. The courts decided more than once that if the bankrupt complied with all the requirements of the law as regarded the surrender of his property, and the disclosure of his liabilities, they were under a "moral obligation" to sign his certificate, but as moral obligations were not capable of legal enforcement, this ruling did not do much for the debtor.

Neither in our bankrupt law of 1800, nor in that of 1841, was any such deference paid to the creditors' feelings or opinions. The framers of these acts copied English legislation pretty closely in all particulars but this, but it was evidently their opinion that a creditor was possessed of no rights which a Bankrupt Court was called upon to recognize. His part in bankruptcy proceedings was confined to proving his debt, and coming to the assignee in due time to receive his dividend of one or two cents in the dollar, as the case might be. The law of 1841 provided that the certificate discharging the debtor from his liabilities was to be signed by a majority in number and value of the creditors. If they refused to sign it, however, the bankrupt might either demand a trial of the case by a jury in the District Court, or might appeal to the Circuit Court, and the Judge of the Circuit Court might try it either summarily or by a jury, *at the option of the bankrupt*. Of course he was wise enough to call upon the Court to try it summarily, seeing that the very next clause of the act provides that when it shall appear to the Court, upon this final hearing, that the bankrupt has made a full disclosure and surrender of his estate, as required by the act, "and has in all things conformed to its directions, the Court shall make a discharge and grant a certificate," whether the creditors are satisfied or not. It would be difficult to imagine a more ingenious contrivance for enabling rogues to whitewash themselves under form of law.

The feeling of sympathy with the "unfortunate debtor," which led to our legislation of 1841, was steadily at work in England, but owing to the slow progress of change in that country, did not produce its natural results till 1849. In that year an act consolidating the bankrupt law was passed, which threw the creditors overboard, just as we had done, and compelled the Commissioner to grant a certificate if the debtor had gone through the Court in due form, no matter what the causes were which had led to his insolvency. As a sort of mild substitute, however, for the veto of which the creditors had been deprived, the certificates were to be divided into three classes, and the Commissioner was to avail himself of this classification to express his opinion of the nature of the causes which had led to the bankruptcy. Unavoidable misfortune could thus receive its due meed of commendation from the Court, and fraud, or overtrading, or extravagance, its due stigma. This has turned out in practice to be a complete and somewhat mischievous farce. The Commissioners in the various Courts in London, and the Provinces, have, of course, no fixed rule by which to estimate the bankrupt's probity or dishonesty, and their opinions of the thousand and one transactions of commercial life are as varied as their temperaments and experience. The principle which they lay down in the classification of bankrupts, too, is totally different in different districts. Some grant a first-class certificate as the rule, and the second or third as the exception—that is to say, only in cases of the grossest fraud. Others again generally grant nothing but the third class, and reserve the first for the rare cases of extraordinary virtue, overwhelmed by the most extraordinary misfortune. This confusion, of course, involves great injustice. It places on some men a stigma which they do not merit, and which it was not intended they should bear. It attributes to others, in the eyes of the world, an amount of probity for which the Commissioner never intended to give them credit.

The Birmingham bankrupt, who comes out of the ordeal with a third-class certificate, is in reality, perhaps, in a moral point of view, on exactly the same footing with the Londoner, who is placed in the first rank; but the public naturally suppose that the difference is a real one, and estimate him accordingly. Besides, there are on general principles very grave objections to placing in the hands of a single Judge the power of arbitrarily affixing a blot upon a man's character, at the very moment when his character is his sole property and sole dependence.

The great objection, in short, to the English bankrupt law, as it exists at present, and to our own as it did exist in 1841, is that neither is in reality anything but a device for relieving debtors of their liabilities—and neither makes the slightest attempt to do that which should be the great object of all bankruptcy legislation, the repression of the extravagance, fraud, overtrading and recklessness which lead to insolvency. It should be a penal measure, as well as a measure of relief, as we propose showing on an early occasion. It should hang *in terrorem* over the heads of those who feel disposed to operate largely in other men's funds, so that every trader should ask himself, when undertaking anything of peculiarly doubtful appearance, "How would it look on my examination?"

Yesterday.—As all our provincial cotemporaries have been greatly exercised by the few sporadic cases of murder and violence which have recently taken place here, we hope they will not fail to notice, and be comforted by the fact, that yesterday, the festival of Thanksgiving was kept up here with as much rational and quiet enjoyment as in any village in New-England. There were no mobs, no murders, no fires even, nor any unusual burglaries or street rows of any kind. The churches of every denomination were filled with pious worshipers, except the Catholics, who do not acknowledge the right of the Governor to interfere in religious affairs. Great multitudes of the younger part of our population went out into the country to play at cricket, base ball, and for target exercise, and, notwithstanding the hard times, there were the usual number of family dinners, and the poor were not forgotten. In the evening the various places of public amusement were well filled, and, though the weather was cold, the air was clear and the sky bright, and the hilarity and enjoyment fitting the day were universally diffused. Altogether it was a day to be thankful for, as well as to give thanks in.

The English Generals in India.

The victorious Havelock has been raised to the rank of Lieutenant-General, and invested with the order of the Bath as a Knight Commander. These honors are doubtless but the first blossoms of the harvest of distinction which awaits him, if he should be so fortunate as to escape the fatality which up to this time has relentlessly pursued the English leaders in India.

Of Sir Colin Campbell, who is or ought to be actively engaged in the duties of the chief command, and whose reported differences with Lord Canning have been formally contradicted under his own hand, we publish elsewhere a brief and interesting biographical sketch from the columns of the London *Times*. Our English cotemporary justly speaks of the gallant Highlander as an "able plebeian," but either from accident or design neglects to say how truly "plebeian" his origin is. Sir Colin is not entitled to the name of Campbell by direct descent. His paternal name is McLiverty, and his father was in early youth a shepherd on the estates of the Duke of Athol. His mother was a Miss Campbell, a "Scotch cousin" of the house of Argyle, who lived in the family of Athol as a governess, and falling in with the handsome young shepherd conceived an attachment for him which resulted in marriage. She insisted on giving to her son Colin her own more conspicuous name rather than the humble patronymic of his sire, and by such influence as she was able through her noble relatives to exert secured for him the commission which admitted him to service in the royal army, and opened to him that pathway of honor which he so resolutely and so successfully pursued. His father, we believe, still lives in the Highlands, a hale old man, supported in a condition of ease by his celebrated son, and destined, we hope, to rejoice in many new distinctions won by his blood if not attributed to his name.

The London journals, divided on all other points, and ready to wage an internecine war over the past and future of Indian policy, unite in paying tributes of well won honors to the memory of Generals Nicholson and Neill, fallen in the service of their country, and in the flush of triumph. The first of these officers was an Irishman, in whom the fiery gallantry native to his people had been disciplined by long experience of service in the field and in the cabinets of India. He had borne the brunt of disaster with MacNaghten in the Affghan war, and had shared the glories of conquest with Edwardes in the Punjab. He was on civil service in this territory when the revolt broke out, and to the energy and skill with which he secured the transit of the seige train to Delhi, the early fall of the Mogul Capital must chiefly be attributed. He was wounded in the storming of the city, and died of his wounds a few days after. General Nicholson was one of the few young generals of England, having been born in 1822.

General Neill was also in the vigor of life, not having completed his 47th year, when he was killed in the capture of the Nena's intrenchments at Lucknow. Neill was a Scotchman, and his name adds a new lustre to the annals of the native country of Burns. He had achieved distinction during the two Burmese expeditions, and subsequently as commander of the Turkish Contingent in the great war with Russia—while his recent services in the relief of Benares, and the forced march on Cawnpore, had given him a great and promising position among the commanders on whom England could rely in India.

The Foreign Press in New-York.—A gentleman, who represents in this City one of the most respectable journals of France, complains to us of the "incivility" which excludes himself from the leading places of amusement in New-York, while the correspondents of the American Press are politely welcomed with the "freedom of the theatres" in Paris. We, of course, have nothing to do with the business arrangements of our "managers," but we are very sure that whatever these arrangements may be, none of those gentlemen can have been deliberately guilty of rudeness or injustice in such circumstances, and that if our correspondent had suffered any real wrong at their hands, the simple statement of the facts will secure him the proper redress.

Defects of Our Police.

To the Editor of the New-York Times:

If men were angels, the use or necessity of laws might be made matter for doubt, but as men happen to be only men, the efficiency of laws ought certainly not to be disregarded.

It is an established fact, that the wealth and welfare of a community depend on good and just laws, efficiently administered, and this is easily illustrated. The property gained by honest industry should be protected; for who will labor while conscious that all his labor goes for naught, and that its fruits may be snatched from him with impunity by vagabonds too lazy to work.

Our present position is, to be sure, an unpleasant one. Misfortune has undoubtedly overtaken us. But there are two ways of meeting misfortune; one is, to lie supinely on our backs and endure it with the abject submission of cravens; the other, to rise manfully and meet it with the courage and energy of true men. But the true cause of what we are at present suffering, politically, may be traced to our very apathy itself. Our very suffering is caused by our craven submission. If we would only bestir ourselves, investigate keenly, and act promptly and vigorously, we might soon put a stop to all this rowdyism and crime. What our Government wants is sound, vigorous treatment, and lo! our Government would rise from the dead.

What, for instance, is wanting in one very important department—that, namely, of Police? We want numbers, perhaps, but yet not numbers so much as discipline? Now, what is to prevent our having such discipline? Nothing under the sun but the craven submission of the rulers to the ruled. What is to prevent the Police Commissioners from ordering that policemen *shall not cease moving on their "beat" so long as they are on duty*, and not only to order it, but to *enforce* it. This is no time for mawkish squeamishness. The policeman knows the conditions of his service, and if he violate them he ought to be punished as well as any other violator of the law. The policeman's physical inability to perform the conditions is no excuse whatever. He ought not to have undertaken them, or if he have done so already he ought to give notice and send in his resignation. If it be in reality true that there are so many able-bodied men out of employment the ranks can easily be reinforced, and it would be a great wonder if, out of so many of them, enough could not be found capable of enduring what *Englishman can*. If, however, that be the case, let us import Englishmen, and as the Pope in Rome has a Swiss body guard, so let us have an English Police. Better be protected by an English Police than be the victims of American rowdyism.

There is no reason why we should not have an efficient Police, and if we do not, *the fault lies with the citizens themselves.* Citizen.

Long Island Gossip.

A fever of very interesting characteristics is prevailing throughout the middle of Long Island, and especially on the Northern coast, which has already plucked several blooming daughters from their bereaved parents, and consigned as many stalwart youths to other spheres of labor and enjoyment. When first taken the patient exhibits a palpitation of the heart, flushed face, stammering of speech and a tenderness over the region of the heart. As the case progresses, there is a shyness of demeanor, a tendency to seclusion, a dread of early hours, a disposition to sit late at night before hickory fires with candles only dimly burning. Soon after there is shown a desperate contempt of Hard Times and a disposition to "confound the expense." There is a high appreciation of sentimental poetry, and if the patient is of a religious turn, Solomon's song becomes a marvelously well-read book. She rambles, incoherently talking to herself, singing snatches of songs that suddenly stop when one approaches. The lips are apt to be chapped; the appetite fails, and instead of the usual table beverages, nothing but infusion of sweet William or St. George's root, or some such herb is tolerated.

It is curious that, though the disease breaks out in very divers places, and without reference to climatology, it is not known ever to affect one but that another suffers, as if magnetically, with her, and the twain pine or revive as if they were one flesh. When the crisis does come—and it is seldom reached under several months—nothing else is talked of in the village till it is over. Old folks, as they meet, detail again their own sufferings when in their youth they passed through the same perils. The young shiver at the thought that their turn must soon come, too—nay, that it may immediately impend, for, on a critical day, the whole neighborhood breathes an infected air. As its evening draws on, the victims, in twos, are dressed for the occasion—the one in pure white, and decked with orange blossoms and a myrtle wreath, the other in vestments of solemn black, and led, while the church-bell rings, to the altar. The old, however garrulous, and the young, however giddy, preserve breathless silence, while the clergyman stands before the afflicted pair and blesses them. From that hour the fever turns. The Company march up in double file to congratulate them, saluting them with kisses, and uttering sententious hopes in their behalf; then all sit solemnly in their seats for a season, saying nothing; then the fiddler rosins his bow and crooks his elbow at ever-varying angles; mute couples march up and down the hall and chase the bigger and the small-sized hours with glowing feet; others sit fixed with their white-gloved hands crossed, inwardly praying, or wondering what Susan's silk cost; others turn Formality out of doors, and grow gay with the Graces. Meanwhile, the night waning, all in turn are seated at tables that are loaded with cold rost meats and pastry, and garnished with flowers and confectionery. They eat heartily of the substantials, and nibble daintily at curious concoctions of sweet dried fruits, cunningly concealed under emblematic sugar, and called "Bride's Cake," and all at last go home for fear the day should break under the burden of festivities. The patient needs about a month for complete recovery. During convalescence the pain at the heart dies out, but there is still left a peculiarity of vision and of hearing; everything looks rose-colored, and the most common-place sounds are musical. Dreary landscapes are clothed with a marvelous beauty; every inconvenient, leaky little house seems a cottage, and the gray hearth-stone is a precious stone. Gradually all is well again, and the bereaved parents are resigned.

The critical day is not governed, like Hippocrates' crises, nor, like commercial crises, by panics; but any set day like Christmas, New-Year's, or especially Thanksgiving, hurries up the issue and the cure. We dispatched a trusty man lately to observe the critical progress in some cases reported as raging in a healthy spot, just abaft Herod's Point on the Long Island shore, and found the facts as we have stated. But it showed how deep-seated was the affection of the succinct little neighborhood—when a physician, skilled in diagnosis, pointed out to him, within the sound of the violin, in one hall, no less than eight couples of promising young men and pretty girls all so badly smitten that the crisis is supposed to be dire somewhere about the holidays!

Capsized.—The schooner *L. S. Levering*, Corson, from Boston for Philadelphia 24th inst., off Eaton's Neck, L. I., saw schooner *John Bowman*, of Philadelphia, capsize in a sudden flaw of wind. The crew, four in number, succeeded in getting into their boat, and were soon picked up by the *L. S. L.* and carried into Huntington Harbor, where the captain and mate were landed; the other two men were brought to this port. The names of the crew were: Captain Albert M. Taylor, John Haley, Thomas Sturges and Peter McGowen. The *J. B.* was from Rhode Island, bound to Philadelphia, with a cargo of onions.

James Barrow, Jr., about whose absence notice appeared in Wednesday's paper, returned last night. He was obliged to leave town on business, and sent a letter to inform his wife of the fact, but it was never delivered.

Attempted Suicide.—Catharine Keep, a woman of very intemperate habits, who was temporarily committed at the Eighteenth Ward Station-house, attempted Wednesday night to commit suicide by taking laudanum. Dr. Finnell being called saved the woman's life.

Texas Items.

We have advices from Galveston to the 14th inst. In reference to the Cotton crop the *News* says:

"The norther which came down upon us on Saturday last, and continued until Monday, brought with it a frosty element which settled the prospects of the cotton crop in all the coast counties, so far as we have heard from. In Harris, Fort Bend and Brazoria counties the plant was completely killed, and we presume that the higher we go into the State the more severe was the frost. The bolls will now open and picking go forward with greater dispatch. Had the cold weather held off a week or two longer the crop would have been much larger, as the Spring commenced a month later, and the growing season is that much shorter than usual."

The same paper notices large shipments of Cotton direct from the port of Galveston to Liverpool; 1,820 bales Thursday, per ship *Houston*; 1,380 Friday, per ship *Austin*; the brig *South* and bark *Robert Mills* are also loading with the same destination. The *News* adds:

There are several other vessels now in port which will probably soon commence loading with cotton for some European port. In fact, the circumstances of the times seem to be opening a direct trade to Europe sooner than had been anticipated. The new ship, the *National Guard*, will be here next month, for the purpose of taking a cargo of cotton to Liverpool, and she is said to be capable of carrying 3,000 bales. The cotton taken by the vessels we have named will amount to some 11,000 or 12,000 bales.

The *Civilian* says of the ship *Fannin*, which is still aground: The water has been pumped out of the well to within a foot of the bottom, and the cargo is coming in rapidly—though saturated with sea water. The loss is estimated at from fifty to seventy-five per cent. on the original value of the entire cargo, which is probably worth $50,000. Only some $4,000 is insured in the Galveston office, but most of the goods are supposed to be covered by policies from offices in New-York. The vessel will probably be got off and repaired.

The week's receipts of cotton at Galveston were 3,149 bales; Houston, 2,788.

Three Children Burned to Death.—A terrible calamity occurred at Bureau Junction, near Peoria, Ill., on Friday last. An employe of the Rock Island Railroad, named McLaughlin, had received, the day before, some $66, the accumulation of his wages. On Friday, he was absent from home, and his wife having occasion to go to a neighbor's, at a short distance, locked the house up, and left in it their three children, one an infant, the others about four and six years old. In her absence the house took fire, and was burned to the ground with all its contents, and saddest of all, the three little children perished miserably in the flames. The house being in a lonely spot their shrieks were unheard, and their charred and half-consumed remains were the only evidences of their awful fate.

THANKSGIVING.

1857.

If the thanks-giver think he thanks,
And if the diner think he dines,
They little know that broken banks
Have cut me short of meats and wines.

Mutton and beef are neither near,
Poultry and pork are both the same,
Venison and veal are both too dear,
And one to me are fish and game.

The dinner-giver leaves me out,
Credit and cash have taken wings,
They know my watch is up the spout,
And railroad stock no income brings.

The duns all know my brown-stone front,
The landlord calls in vain for rent,
Shall I give up? No, that I wont,
While money's worth but ten per cent.

LITERARY.

There has been "a syncope and awful pause" in the publishing business, and an unexampled dearth of new books; but, as the holiday season approaches, we may anticipate the appearance of some of the illustrated works which were prepared for the present year before the monetary revulsion commenced. An *avant courrier* of the holidays has reached us from APPLETON & Co. who have sent us a bundle of small books for small people, of a very superior character. They are entitled *George Ready, or How to Live for Others*,—By ROBERT O'LINCOLN; *A Place for Everything and Everything in its Place*.—By ALICE B. HOVEN; and *Children's Holidays, a Story-Book for the Whole Year*. The noticeable characteristics of these juvenile books is their purity of tone, and the elegant style in which they are "got up," the elegance not being of that gaudy and meretricious kind peculiar to similar works, but consisting of the neatness, and beauty of the type, binding, paper and wood-cuts.

Another pretty little child's book, from A. D. F. RANDOLPH, is entitled, *Paper-Doll's Furniture; How to Make It*. By C. B. ALLAIR. It is not a book to read, but a new volume of that charming little series for little folks, called the *Paper-Doll Family*.

All our lady authors seem to be ambitious of doing something useful as well as ornamental. We recently noticed Mrs. ELLET'S Encyclopædia of housekeeping knowledge, and we have now a similar work from Mrs. HALE, published by PETERSON, of Philadelphia, entitled, *Mrs. Hale's Receipts for the Million*. The volume contains the enormous number of 4,545 Receipts for doing almost everything. The range of Mrs. HALE'S useful knowledge is rather alarming for a housekeeper to contemplate; it runs the whole circle of household science, from puddings and pot-pies to "Phrenology" and "pomatums." Recipe No. 886 has the fearful heading, "Prudence and Piety." In brief, Mrs. HALE, we would modestly intimate, attempts to teach too much in her "Receipts." A little learning in such cases as a family receipt-book is not half so dangerous as a good deal. One does not expect to be instructed in the art of making apple-fritters and the science of astronomy in the same volume. If ladies who are desirous of doing good to mankind by publishing family recipes would confine themselves strictly to culinary matters, they would be of much greater service than by attempting to teach morals as well as pie-making in the same volume.

Messrs. A. S. BARNES & Co. have published the *National Fourth Reader*, containing a course of instruction in elocution. By RICHARD G. PARKER and J. MADISON WATSON.

MAGAZINES.

It is one of the advantages of Magazines that they must be published regularly on the first of the month, let the times be as hard as they may; and the reading public are sure of their fresh monthly budget of good literature in *Harper*, the *Knickerbocker*, the *Atlantic*, and the other monthlies, let what will happen. A magazine is only a monthly volume, containing the very best literature of the time. Here is *Harper's* for December, for example, with its pictures, and poems, and essays, and stories, and criticisms, and *Easy Chair*, giving us, in addition, the first part of THACKERAY'S new novel of *The Virginians*, illustrated by the author, and the first part of a new story written expressly for the *Magazine*, by CHARLES READE. READE'S story is entitled *Jack-of-all Trades; A Matter-of-Fact Romance*." The hero of it is a cockney Bohemian, or a Bohemian cockney. It opens in the crisp, dramatic style of the author, but there is too little of it given to enable us to become deeply interested in the story.

The *Virginians* is a sequel to *Esmond*, and it reads like the continuation of that quiet fiction, without the affected quaintness of language which was deemed necessary by the author to impart an air of *vraisemblance* to his narrative. The first chapter of the *Virginians* commences very appropriately and pleasantly with an allusion to the library of PRESCOTT, the historian:

"On the library wall of one of the most famous writers of America there hang two crossed swords, which his relatives wore in the great War of Independence. The one sword was gallantly drawn in the service of the King, the other was the weapon of a brave and honored republican soldier. The possessor of the harmless trophy has earned for himself a name alike honored in his ancestor's country and his own, where genius such as his is always a peaceful welcome.

The ensuing history reminds me of yonder swords in the historian's study at Boston."

The case might have been stated much more strongly than Mr. THACKERAY has put it. Those two crossed swords were both worn at the battle of Bunker Hill, and both by the ancestors of the historian—one the gallant Col. PRESCOTT, and the other the maternal ancestor of the historian, who was an officer of the King's navy.

These crossed swords, as the author hints, are emblematic of the fortunes of the two heroes of the romance; the Virginians are the two brothers who espouse opposite sides in our war of independence, but they are only presented to us in the first part of the story, in their childhood, while "Mr. Washington" was a "young neighbor," living at Mount Vernon. We have the WASHINGTONS, the ESMONDS, and the CASTLEWOODS presented to us, again, with glimpses of home-life in England, and plantation-life in Virginia, and a great deal of family history, which is rather tedious to read in the beginning, but very necessary to a perfect comprehension of the incidents to come. THACKERAY may always be implicitly relied upon to reward the closest attention of his reader; he has no unmeaning sentences in his narratives; it will not do to skip anything, because it will be found necessary by and by, to a full comprehension of something else. There are no incidents without their antecedents, nor any characters which stand by themselves and might be omitted as well as not, as in the novels of DICKENS. After the first explanatory chapters of his novels have been mastered, then the interest commences, the plot thickens, the thread of the story winds itself around your heart, and you cannot let it go until you follow it to its end. Yet all of his novels are rather dry, technical, and a trifle tedious in the beginning. The promise of what the *Virginians* is to be, is given at the commencement of the first chapter. We will let the author tell what he intends to do in his own words:

"In the Revolutionary war the subjects of this story—natives of America, and children of the Old Dominion—found themselves engaged on different sides in the quarrel, coming together peaceably at its conclusion, as brethren should, their love never having materially diminished, however angrily the contest divided them. The Colonel in scarlet, and the general in blue and buff, hang side by side in the wainscoted parlor of the Warringtons, in England, where a descendant of one of the brothers has shown their portraits to me, with many of the letters which they wrote, and the books and papers which belonged to them. In the Warrington family, and to distinguish them from other personages of that respectable race, these effigies have always gone by the name of "The Virginians," by which name their memoirs are christened.

They both of them passed much time in Europe. They lived just on the verge of that Old World from which we are drifting away so swiftly. They were familiar with many varieties of men and fortune. Their lot brought them in contact with personages of whom we read only in books, who seem alive as I read in the Virginians' letters regarding them—whose voices I almost fancy I hear, as I read the yellow pages, written scores of years since, blotted with the boyish tears of disappointed passion, dutifully dispatched after famous balls and ceremonies of the grand Old World, scribbled by camp-fires, or out of prison: nay, there is one that has a bullet through it, and of which a greater portion of the text is blotted out with the blood of the bearer.

These letters had, probably, never been preserved but for the affectionate thrift of one person, to whom they never failed in their dutiful correspondence. Their mother kept all her sons' letters from the very first—in which Henry, the younger of the twins, sends his love to his brother, then ill of a sprain, at his grandfather's house of Castlewood, in Virginia, and thanks his grandpapa for a horse which he rides with his tutor—down to the last, "from my beloved son," which reached her but a few hours before her death. The venerable lady never visited Europe, save once with her parents in the reign of George the Second; took refuge in Richmond when the house of Castlewood was burned down during the war; and was called Madam ESMOND ever after that event; never caring much for the name or family of Warrington, which she held in very slight estimation as compared to her own.

The letters of the Virginians, as the reader will presently see, from specimens to be shown to him, are by no means full. They are hints rather than descriptions—indications and outlines chiefly. It may be that the present writer has mistaken the forms, and filled in the color wrongly; but, poring over the documents, I have tried to imagine the situation of the writer—where he was, and by what persons surrounded. I have drawn the figures as I fancied they were; set down conversations as I think I might have heard them; and so, to the best of my ability, endeavored to revivify the by-gone times and people. With what success the task has been accomplished—with what profit or amusement to himself—the kind reader will please to determine."

We do not doubt his success in writing an entertaining story, but we have our apprehensions of his handling the American side of his narrative in a manner which will be satisfactory to his American readers. It is true that his subject is as much history to us as it is to him, but then to us it is a tradition while to him it is a study. We have inherited our knowledge of the times of which he writes, while he has gained his information out of books. He will not make such pictures of our Revolution as COOPER has given in his *Spy*.

THE ATLANTIC MONTHLY FOR DECEMBER.—The second number of the new magazine is in all respects fully up to the standard of the first. The most noticeable and enjoyable article is the continuation, and, we regret to learn, the conclusion of the "Autocrat of the Breakfast-Table, or Every Man his own Boswell." It overflows with pungent humor, and sparkling wit, and is in all respects in the genuine magazine vein. LONGFELLOW and WHITTIER contribute poems, and PRESCOTT and EMERSON prose articles; the historian gives a chapter, probably, from an unpublished volume of his History of PHILIP II., on the Battle of Lepanto, and the philosopher's contribution is an Essay on Solitude, full of seeming paradoxes and sagacious observations. There were no political opinions in the first number indicating the tone which it would take; but there is an article in the present one which is sufficiently clear and positive in that regard. It is entitled "Where will it all end?" and is an open, fair-and-square, well-written and perfectly unambiguous declaration of sentiments on the subject of Slavery, placing the magazine among the decided and staunch opponents of Slavery-extension. Every one understood that this was to be the political character of the *Atlantic*, and the appearance of the article will create no commotion, nor affect its interests in any degree. The general literary excellence of the magazine is a point that will be conceded by all classes; but its popularity must depend upon the variety and freshness of its contents rather than their style or polish. It must speak for itself hereafter.

EDWARDS ON BILLS AND PROMISSORY NOTES. BANKS, GOULD & Co.: New-York.

This treatise is not a commentary on other books upon the same subject, but a new work on the subject, prepared for the American Bar, and giving the proper prominence to American law on the subject. It is very full and copious, and the list of authorities extensive. A lawyer of our acquaintance says that on two or three points he has found light in this book which he had been unable to find elsewhere, after somewhat extended search.

The Probability of a Decline in Gold.

Under this title the *Revue des Deux Mondes* has published three interesting articles by M. MICHEL CHEVALIER. Starting from the admitted fact that the manner in which a decline in the value of the precious metals is rendered perceptible to the public consists in an increase in the price of provisions and merchandize, he opines that we are about to witness a rise in the value of every necessary and luxury of life, similar to that which occurred at the time of the discovery of America by CHRISTOPHER COLUMBUS. That such a rise has already commenced he thinks cannot be denied, though he admits that other causes—such as war, and an increase of consumption—have contributed to produce it. He then proceeds to compare the quantity of gold produced at the beginning of the present century (about 24,000 kilogrammes per annum) with the present amount obtained from California, Australia, and Siberia (300,000 kilogrammes per annum,) being in a single year about the tenth part of all the gold furnished by America during the last three centuries. Here he introduces a new view of the subject. While the gold-seeker of the Rhine (for there are still some, and whose joint efforts do not produce more than 15 kilogrammes of gold per annum) is content with about two francs a day as the reward for his labor, the Californian and Australian diggers consider 19 francs the minimum remuneration they may expect. Now, supposing the yield of the gold-fields to remain unvaried, the value of gold may decline until 19 francs become the ordinary salary not only of a digger, but of any laborer whatever in California and Australia, the cost of provisions and the rate of remuneration being supposed to have then attained that natural level which is still wanting in those countries. But this level once attained, it may be reasonably presumed that the market-price of labor in the auriferous countries must have arrived at about the same standard as in the most civilised countries of the Old World, viz.: five francs a day. Therefore, in the above hypothesis, the value of gold may fall until the price of 5¼ grammes, which is now 19 francs, comes to be only five francs.

M. M. CHEVALIER shows that France is the country where the largest quantity of gold has been coined during the last seven years; seeing that although England has, within that period, reached the enormous sum of £45,749,868 (1,153,000,000 francs,) still France is ahead of her by 1,024,000,000 francs. On the other hand, the coinage of silver has diminished, and silver coin itself has almost disappeared from circulation. The author now examines the question as to whether the present annual yield of gold is likely to be permanent; and he comes to the conclusion that it is very probable it will last long enough to occasion a fall in the value of the metal.

But it has been argued that the surplus of gold now thrown into circulation will be absorbed: 1, by those countries (such as Turkey, the United States and Austria) where every kind of metallic currency is extremely scarce; 2, by the increasing habits of luxury which distinguish our period; 3, by the increase of population, and consequent increase of business in Europe.

As regards the first, M. CHEVALIER remarks that although the United States have decided upon coining a large quantity of gold pieces, the country possesses such a vast circulation of paper-currency, comprising notes of as low a value as $5, and even $1, and the habit of keeping a running account with banks is so general, that a coinage of 500,000,000 of francs' worth of gold is likely to meet every emergency. Austria may perhaps absorb a similar amount, but not more, since she also possesses a large paper currency, and, moreover, owing to the new federal monetary system to which she has subscribed, rather inclined to increase her silver than her gold currency. The wants of Turkey cannot be estimated; it is a country without either commerce or credit, and may be left out of the account. Moreover, if the countries best disposed to absorb gold are to be taken into account, why not, M. CHEVALIER asks, also mention those, such as Holland and Belgium, for example, that are inclined to repudiate gold altogether as a circulating medium? Again, in Asia and Africa the currency preferred is silver. Hence M. CHEVALIER thinks that in the course of the next ten years 300,000 lbs. of gold is the utmost that can be coined by the countries above mentioned.

As for the quantity of gold likely to be absorbed in the manufacture of articles of luxury, M. CHEVALIER is not inclined to attribute much importance to it. In the first place, he observes that, in our days, luxury does not consist so much in a great display of gold as in the use of rich silks, the purchase of works of art, and such like. Some gold is used in gilding apartments and furniture, but gold trinkets are made very light, and the quantity of metal used for watch-cases and rings is extremely limited. It would be but natural to suppose that, owing to the immense commercial prosperity of England, the manufacture of gold articles must have experienced a large increase; and yet, from the official returns of the assay-offices, it appears that the manufacture in question has by no means kept pace with the increase of population, for the present amount of the former is only 50 per cent. more than what it was at the commencement of the century, while the population has exactly doubled within the same period. Moreover, the annual quantity of gold the trade consumes is but an atom compared with the quantity extracted, being, on an average, not more than 7,636 ounces, articles for exportation included. The author arrives at similar results as regards France, and at length, reminding his readers that in 1827 M. DE HUMBOLDT fixed the quantity of gold annually manufactured in Europe (old metal included) at 9,200 kilogrammes, he consents to double that sum and to make no allowance for old metal, so as to admit that 18,400 kilogrammes of new metal are annually thrown into the jewelry trade in Europe, or perhaps 25,000 kilogrammes if America be taken into account. Continuing his calculations, he allows about 10,000 kilogrammes per annum for gilding and gold lace.

Lastly, as regards the immense development of trade, which is believed to require a considerable increase of metallic currency, M. CHEVALIER is of opinion that no allowance ought to be made for this item, seeing that most commercial affairs are settled by a circulation of paper, and that payments in specie only occur for small balances. An increase of population does indeed call for an increase in the metallic currency, but by no means in the proportion of the actual production of gold. One of the natural effects of circulation is a loss in the quantity of metal by friction or *wear*; this M. CHEVALIER lays down at ten millions of francs per annum; and he allows an additional fifty millions of francs for casualties and shipwrecks. From all these calculations, and making the largest allowances, it appears that in the course of the next ten years a total of about 1,050,000 kilogrammes of gold may be thrown into the market without overstocking it. But during the same period, and at the present yield, 2,500,000 kilogrammes will have been produced; there consequently remain 1,450,000 kilogrammes of gold to be disposed of. These will assuredly be absorbed, because the current of circulation is insatiable; but on one condition only, *that of a proportionate fall in the value of the precious metal.*

Having arrived at this conclusion, M. MICHEL CHEVALIER lays it down as a well-known axiom, that in all those countries where gold is a legal tender, a decline in its value is necessarily followed by a general rise in prices, and he then proceeds to examine which of the two precious metals is a legal tender in France. After an elaborate sketch of the history of the French currency from the remotest times, he arrives at the final conclusion that the real standard of value in France is the silver franc, and that gold, although at present thrown into the circulation to an immense amount, has never been recognized as a legal tender.

The author of the article now arrives at the most important point of the question: What will be the effect of a fall in the value of gold, and how can the dangers resulting from it be avoided in France? Here he traces an animated picture of the consequences which would attend a diminution in the price of gold in those countries where it is a standard value; how the creditor will lose and the debtor be a gainer; how the working classes will have to struggle with unforseen difficulties, because employers will resist a demand for increase of salary until the last moment, and how governments will be obliged to run the risk of insurrections by increasing the national charges. But will governments in such a case be either legally or morally bound to afford compensation to the public? M. CHEVALIER thinks that England will not, because her standard of value is gold; she has engaged to pay the public creditor in so much gold; she has fulfilled that engagement at a time when gold was scarce, and she, therefore, has a right to do the same when it is over-abundant. But France, whose legal standard is silver, is clearly bound in conscience to make good the loss the holder of gold will incur, in consequence of the immense quantity of that metal put into circulation together with silver. We omit some other collateral questions here touched upon by the author, to come at once to the remedies or precautions to be taken against the impending fall. First, the government might have recourse to repeated recoinage of gold pieces, each time increasing the quantity of metal, a plan which would only breed confusion. Next, it might recoin its gold, once for all, in pieces on which the weight, instead of the number of francs, might be marked. Under this system, the most rational one, according to the author, a gold piece of 5 grammes, for example, would have a variable value, determined by periodical tariffs published by Government, according to the price of the metal in the chief markets of Europe. A third mode would consist in at once decreeing that the gold pieces now in circulation shall have a variable value, according to the state of the market; so that a 20 franc piece may, for example, only cost 19fr. 50c., &c. Here M. CHEVALIER enters at large into the questions the latter measure would involve, and quotes the precedents of Russia, Holland and Belgium, in support of several of his views; and concludes with examining the opinion of other writers on this question of the day, who propose to make gold the legal standard, instead of silver. Should that opinion prevail, M. CHEVALIER gives it as his conviction that, in a few years, France would lose all her silver, to the last five-franc piece.

The Statue of Washington Safely Landed at Richmond.

From the Richmond Enquirer, 25th.

About 1 P. M. yesterday we were astonished to see the monster box, containing the bronze equestrian statue of Washington, moving briskly up the heavy grade of Ninth-street, on Mr. J. R. ANDERSON'S solid broad-iron-wheel wagon, drawn by the hands and hearts of more than a thousand of our citizens, including all ages. The box, weighing 19 tons, was conveyed from the head of the dock along Seventeenth-street to Main—and there, the horses showing a want of power, *the people* took bodily possession of the immense case, and, amidst joyous shoutings, carried it up Main to Ninth, along Ninth to Broad, along Broad to Tenth, and thence through an opening in the iron railing into its proper place in front of the Monument. It was a grand and delightful spectacle, as the mountain box, drawn by hundreds of the citizens, with agent McCLOY, and Capt. SAM. FREEMAN and Corporal KRISCHMAN, of the Blues, with their flag, on the wagon in front, overcame all obstacles, and was safely landed, amidst enthusiastic cheerings. Only a few moments sufficed for the crowd to tear up the iron-railing and curb-stones and contiguous trees, to make a passage into the square. The Mayor of the city was raised to the top of the box, and, after a neat speech, urged the people to call the Governor out. GOV. WISE could not resist the hearty entreaties of the besieging crowd, (who guarded all the exits of the Capitol,) and, escorted by the Mayor, was welcomed by the crowd, who, by the aid of a rope and their own shoulders, elevated him on the box. Just then salutes were fired by detachments of the Blues and Young Guard, and patriotic airs performed by the Armory Band. The Governor stood beneath the "stars and stripes," held up by a number of citizens, and addressed the immense audience with eloquence and powerful effect. After a few pertinent remarks from Capt. DIMMOCK, Captain of the Public Guard, and Mr. MAYO, the crowd dispersed, leaving the box safely in its place. We have never seen a more picturesque and animating spectacle—the more so, as it was entirely unexpected by everybody.

Burning of the Mississippi Steamer Rainbow.

SEVENTY-FIVE LIVES LOST.

From the Cincinnati Commercial, 24th.

Our special dispatches announce the destruction by fire of the Louisville and New-Orleans packet *Rainbow*, near Napoleon, Arkansas. The loss of life is variously estimated at from fifty to seventy-five. The *Rainbow* was built at Louisville, three years since, for the Louisville and Henderson packet trade, but entered the Southern trade last season. She was owned by her commander, Capt. W. R. HOLLCROFT, of Leavenworth, Ind., the clerks, Messrs. WM. and M. HUSTON, and MARSHALL HALBERT, of Louisville. She was worth about $25,000, and, we understand, was insured in Louisville.

The *Rainbow* was burned on Saturday morning, at 2 o'clock, ten miles above Napoleon, at the head of Island Seventy-four. There were *three hundred and forty-seven* passengers on board—a large number of these on deck being coal boatmen, returning home. The origin of the fire is attributed to incendiary deck passengers. The loss of life is estimated at from fifty to seventy-five. As soon as the fire was discovered, the boat was run ashore under a full head of steam, where she burned to the water's edge.

NAMES OF PERSONS SAVED.

G. C. Castleman, Louisville.
—— Downroy, B. E. Williams, Lexington.
C. A. Tarbell, Robert Rawley, S. H. Rosser, Jacob McGarrock, Kentucky.
Henry Collins, Cincinnati.
W. Smith, Pittsburg.
Thomas Maddock, J. M. Carson, John Mayberry and wife, Philadelphia.
C. W. Dashiell, C. J. Redman, C. Holmes, Miss J. Harris, Illinois.
D. M. Smill, R. J. Cole, Jas. Love, Indiana.
J. M. Flemming, Missouri, and others from Southern States.
Irwin Sotten, Benj. Haunat, Julius Elder, George Burch, Victor Peking, Perry Samuels, David Kreider, Indiana.
Jno. Kelly, Ardell Hamden, Cincinnati.
B. R. Todd, Kentucky.
Patrick Donohue, Hugh Keggan, Patrick Coleman, Patrick Royne, Louisville.
H. B. McCurn, Wm. Alderson, Geo. Dungan, Wilson White, H. B. Dalton, —— McWilliams, Isaac Williams, Pittsburg.
L. D. Crotchett, H. T. Rowland, Illinois.

The books being all destroyed, no list of the lost can be furnished. All of the officers were saved.

The Wreck of the Flying Cloud on Lake Michigan.

From the Chicago Journal.

We have received the following additional particulars in relation to the heart-rending disaster which happened to the schooner *Flying Cloud* and her crew. She was wrecked about two miles below the mouth of the Calumet, (of Indiana,) and thirty-three miles above this city, on Thursday forenoon. The Captain and six of the crew were *frozen to death!* Only one sailor, FRANCIS FOX, and a boy named HENRY COLEMAN, were saved, and these were badly frozen. The *Flying Cloud* cleared at this port on Wednesday last with 10,000 bushels of wheat. When about fifty miles down the lake, the gale struck her, riddling her sails and rendering her unmanageable. Her boat was soon afterward carried away by the violence of the sea. About 10 o'clock on the morning of Thursday the vessel went ashore at the place mentioned above.

The Captain and crew immediately took to the rigging, where they remained all day, and spent the night on the quarter deck, lashed to the spars. In the morning, two of their number were found dead, and the Captain scarcely able to articulate. About 9 A. M., the mate, GEORGE GARDNER, jumped overboard, and perceiving two men dragging a boat down to the beach, was directed by them to their shanty at the mouth of the river. He was subsequently found within twenty rods of the shanty frozen and lifeless.

A sailor by the name of BAYNE followed the mate overboard, but fell within six rods of the vessel, where his body was afterwards found.

FOX was the next man to jump overboard, and he succeeded in reaching the shanty, which was occupied by shingle-makers. One of them furnished him with clothes and assisted him to Miller's station on the Southern road, a mile or two distant, from whence he came to this city. The boy COLEMAN managed to get ashore alive with the assistance of the men on shore, and remained at the shanty badly frozen.

Personal.

The Mayor and citizens of Buffalo have tendered a complimentary benefit to the young tragedian Booth, which he has accepted, and it will take place this evening.

P. T. Barnum on Wednesday gained a suit in the Circuit Court of Washington, in which the verdict was for $1,916 15, and interest.

General Haskill, of Tennessee, having recovered from his insanity, is on a lecturing tour.

QUARREL AND MURDER.—The daughters of VAN R. TAYLOR and JAMES FITCH, in West Lafayette, Coshocton County, Ohio, got into a quarrel at the door-way of FITCH. Mr. F., who was chopping wood, ran to seperate them with his axe in his hand. Mr. TAYLOR hearing the disturbance also ran up and in a quarrel which followed between the men, caught the axe from FITCH and killed him with a blow on the head. TAYLOR was arrested and committed to answer a charge of murder in the second degree.

NEW-YORK WEEKLY TIMES.

Contents for Saturday, Nov. 28.

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XII.—FOREIGN NEWS.
XIII.—OBITUARY NOTICES.
XIV.—AGRICULTURAL DEPARTMENT—Full reports of Markets, &c.

THE WEEKLY TIMES is sent to subscribers by Mail or Express, at the following rates per annum:

One Copy, one year, for	$2
Eight Copies, one year, for	12
Twenty Copies, one year, for	20

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Payment in all cases is required invariably in advance; and no papers will ever be sent until the receipt of the money. BILLS OF ALL SPECIE-PAYING BANKS RECEIVED AT PAR.

All orders must be addressed to the PUBLISHERS OF THE WEEKLY TIMES, No. 138 Nassau-street.

BUSINESS NOTICES.

RICH CARPETING—GREAT REDUCTION OF PRICES—SMITH & LOUNSBERY, No. 456 Broadway, near Grand-st., are now offering their large stock of VELVET, TAPESTRY, BRUSSELS, THREE-PLY and INGRAIN CARPETING, of this FALL'S IMPORTATION, at a great reduction from recent rates.

BOOTS, SHOES AND OVERSHOES,
$50,000 worth of
BOOTS AND SHOES,
AT RETAIL,
AT LESS THAN WHOLESALE PRICES.
E. A. BROOKS,
No. 575 Broadway, and
No. 150 Fulton-st.

PROF. ALEX. C. BARRY'S TRICOPHEROUS
is the
BEST AND CHEAPEST ARTICLE
For DRESSING, BEAUTIFYING, CLEANING, CURLING, PRESERVING and RESTORING THE HAIR. Ladies, try it. For sale by all Druggists and Perfumers.

GREAT SALE OF GENIN'S FURS
At auction on Nov. 24, 25, 27, 28.
At No. 358 Broadway.
See advertisement in Dry Goods columns.

S. C. HERRING & CO.'S PATENT CHAMPION SAFES.—The subscribers, grateful for past favors, and finding that a discriminating public were bestowing their patronage to that extent that more warerooms were necessary to exhibit all their stock, have enlarged their dépôt, by opening an extensive ware and salesroom on Broadway, at No. 251, corner of Murray-st., opposite the City Hall. This enlargement of warehouse room, with the recent extensive enlargement of their factory, will enable the subscribers to keep on hand at all times a larger stock of fire and burglar-proof safes than any other establishment in the world. Particular attention will be had to constructing safes for private families to match with other furniture, for the security of plate and jewelry, (and housekeepers are invited to call and examine for themselves.) Also, will keep on hand and make to order, all kinds of money chests, vault doors and bank vaults, Hall's patent powder-proof locks for banks or store doors, Jones' patent permutation bank lock, and Crygier's patent letter lock, without key.
S. C. HERRING & CO.,
Nos. 135, 137 and 139 Water-st., and
No. 251 Broadway, cor. Murray-st., New-York.

WAUPUN, Wis., Aug. 24, 1857.
Mr. LANSING BONNELL, Milwaukee,
Agent for Herring & Co.'s Patent Safes:
DEAR SIR: The Herring Champion Safe that I purchased of you, was in my store at the time it was burned last March. The heat was so great that it melted off the brass plate and knob on the front of the safe. The door was warped so badly from the heat that I was obliged to get it open. But I am happy to say to you, the contents of the safe were preserved to my *perfect satisfaction*.
F. C. SNOW.

SINGER'S NEW FAMILY SEWING MACHINE.—The excitement among the ladies is on the increase. All who have seen this machine, which is entirely new in form and style of ornament, pronounce it the most beautiful Sewing Machine ever made, and all who have tried it decide that it is the easiest to operate and the best for every variety of family sewing. Ladies are invited to call and examine it, whether they wish to purchase or not. I. M. SINGER & CO., No. 458 Broadway.

THANKSGIVING DAY.—LADIES, IF YOU WISH white satin and linen gaiters, white satin and kid slippers for balls and parties, beautiful embroidered toilet slippers, presents for gentlemen; boy's, misses' and children's boots and shoes of all kinds, with India rubber shoes of all the various styles, patronize J. B. MILLER & CO., No. 387 Canal-st.

REMOVAL.—MARSH & CO.'S RADICAL CURE Truss Office, of No. 2½ Maiden-lane, has removed to No. 2 Vesey-st., Astor House. Trusses, Supporters, Shoulder Braces, Silk Elastic Stockings, and every approved variety of Bandages skillfully applied. Private application rooms for ladies. A competent female in attendance.

MARRIED

DOUGHERTY—CRODDEN.—In this City, on Wednesday, Nov. 25, at the James-st. Church, by Rev. Father McKenna, Mr. PATRICK DOUGHERTY to Miss ANN JANE McCRODDEN, all of this City.

VAN TASSEL—FOWLER.—In this City, on Wednesday, Nov. 25, at the residence of J. D. Westlake, by Rev. Wm. P. Corbit, GEORGE VAN TASSEL to Miss ANN M. FOWLER.

HUDSON—MILLER.—At Wading River, L. I., on Tuesday, Nov. 24, by Rev. Mr. Francis, GEORGE HUDSON only son of Franklin Hudson, Esq., to Miss ELIZABETH MILLER, eldest daughter of Sylvester Miller, Esq., all of Wading River.

SKIDMORE—HUDSON.—At Wading River, L. I., on Wednesday, Nov. 25, by Rev. Mr. Francis, WILLIAM SKIDMORE, of Franklinville, L. I., eldest son of Walter Skidmore, Esq., to Miss ANNA HUDSON, second daughter of Franklin Hudson, Esq., of Wading River.

DIED.

FARQUHAR.—In this City, on Tuesday, Nov. 24, at 5 P. M., at his residence, No. 84 Frankfort-st., after a long and tedious illness, Mr. JAMES FARQUHAR, in the 47th year of his age.

The members of the Thistle Association, the Highland Guards, Prof. Robertson, and the men composing his Band, are respectfully invited to attend his funeral, this (Friday) afternoon, at 1 o'clock, at the above number. His remains will be taken to Greenwood for interment.

BRUSH.—In this City, on Wednesday, Oct. 25, after a brief illness, of acute hydrocephalus, WILLIAM SEYMOUR, son of Jonathan E. and Cornelia Brush, aged 2½ years.

The friends of the family are respectfully invited to attend his funeral, without further invitation, on Saturday morning, at 10 o'clock, at No. 107 Avenue B.

RITTER.—In this City, on Tuesday night, Nov. 24, ELEANOR RITTER, widow of the late Christian Ritter, aged 68 years.

The relatives and friends of the family, and of her sons, John C., Joseph, Thomas and Henry, are respectfully invited to attend the funeral, from her late residence, No. 227 Chrystie-st., this day, (Friday,) at 2 o'clock P. M.

CLAWSON.—In this City, on Tuesday, Nov. 24, LEONORA BROWNE, daughter of William and Agnes Clawson, aged 4 years and 21 days.

HAVENS.—In Brooklyn, on Wednesday, Nov. 25, HENRIETTA, infant daughter of Washington H. Havens, deceased, and Julia E. Havens.

HENEY.—On Wednesday, Nov. 25, JAMES HENEY, late of Mobile, Ala., formerly of Scotland.

HUNT.—In Brooklyn, on Wednesday, Nov. 25, JEANNETTE S., daughter of William and Elizabeth W. Hunt, in the 5th year of her age.

The friends and acquaintances of the family are respectfully invited to attend her funeral, this day, (Friday,) 27th inst., at 3 o'clock P. M., at No. 266 Degraw-st., Brooklyn.

LEGGET.—In Brooklyn, 5th day, 11th month, (Thursday, Nov. 26,) suddenly, ANNA, youngest daughter of Abram and Phebe Legget, aged 8 years, 3 months and 26 days.

The relatives and friends of the family are respectfully invited to attend her funeral on 6th day, (to-day,) 27th inst., at 2 o'clock P. M., from the residence of her father, corner of Clinton and Union sts., South Brooklyn.

BOUTECORE.—In Springfield, Mass., on Tuesday, Nov. 24, of typhus fever, DANIEL BOUTECORE, Esq., aged 79 years.

10, 20, 30, 40 AND 50
PER CENT.
REDUCTIONS FOR CASH.
The subscribers will positively offer their
ENTIRE STOCK
OF BUILDING HARDWARE, &c.,
being the largest in variety and extent in the United States, at
EXTRAORDINARY REDUCTIONS.
Also, Stubbs' and Sheffield FILES and TOOLS, STEEL WIRE and MANDRILS, LOCKSMITHS' and BELLHANGERS' MATERIALS, WROUGHT and CAST LOCKS, PORCELAIN and PLATED WARE, SHELF BRASS GOODS, of every description; Chubbs', Barron's and Brahma's CABINET LOCKS, SAFE PADLOCKS of all sizes, Extra SAFE NIGHT LATCHES and SAFE FASTENINGS for doors, windows, and shutters, of every description.
MANY, BALDWIN & MANY,
No. 49 John-st., corner Dutch.

GAS-FIXTURE MANUFACTORY.
CHEAPEST PLACE IN NEW-YORK.
All work warranted, *no extra* charges; fixtures shortened or lengthened, and *put up at the prices for which they are sold.*
JAMES G. MOFFET,
Nos. 149 and 121 Prince-st.,
Third block west of Broadway.
P. S.—Old Gas Fixtures regilt French or artistic Bronze.

PHELAN'S
IMPROVED BILLIARD TABLES.
Patented Feb. 19, 1856. Salesrooms, Nos. 786 and 788 Broadway. Manufactory, No. 53 Ann-st., New-York.

GAS FIXTURES,
CHEAP, CHEAP, CHEAP.
Look through our magnificent stock and compare prices with those of any other establishment in the City, and then decide where
IT WILL BE FOR YOUR INTEREST TO PURCHASE.
COLT & WHITTELSEY,
No. 922 Broadway, corner of 21st-st.

A MEXICAN DOLLAR
FOR 75 CENTS,
Or what is quite equal to it, viz.:
A gilt-edged French China Dinner Set, worth $70, for $42.
A gilt and colored French China Dinner Set, worth $75, for $45.
A White French China Tea Set, 44 pieces, worth $5, for $3.
A gilt-edged French China Tea Set, 44 pieces, worth $12, for $6 40.
A White China Soup Tureen, worth $3, for $2 25.
A White China covered Vegetable Dish, worth $1 25, for 75c.
For further information, please consult our show-windows, where samples of many other goods may be seen marked in plain figures.
W. J. F. DAILEY & CO.,
Nos. 631 and 633 Broadway, between Houston and Bleecker sts.

OPENED TO-DAY.
300 French China Bisque Figures and Groups. The Government have (wisely, as we think,) taken the duty off this class of goods. We are now enabled to offer them at a very great reduction in price. Also, 200 pair French China Mantel Vases, new and beautiful designs, will be offered during the remainder of this week at
50 Cents on the Dollar.
W. J. F. DAILEY & CO.,
Nos. 631 and 633 Broadway, between Houston and Bleecker sts.

DEMOCRATS!
Can you afford to reëlect Fernando Wood for Mayor? Does he act towards our party (to which he claims to belong) as a Democrat or an autocrat?
IS HE AN HONEST MAN?

MESSRS. THORN & OWEN, NO. 414 Broadway, have just received on consignment a large stock of Men's Clothing, of the latest styles, which they will sell at a great reduction from wholesale prices.
They have also marked down their large stock of Boys' Clothing to correspondingly low figures.
Now is the time to buy good clothing that is really cheap.

RIBBONS, FLOWERS, FEATHERS, MILLINERY and Head-Dress Goods, Wholesale and Retail, at the New Ribbon Store, No. 154 Bowery, three doors above Broome-st. LEWIS P. TIBBALS.

DRY GOODS.

361 BROADWAY.
BULPIN'S GREAT SALE.
1,000 plush bordered shawls, at 4½ dollars.
5,000 rich chenille do., at 6 dollars,
500 extra superfine do., at 8 dollars,
Will be added to the sale of this week.
GEO. BULPIN,
No. 361 Broadway.

TRUTH STRANGER THAN FICTION!
$5,000 worth of rich SILKS,
in plain and every variety of fancy styles,
and Flounced ROBES, &c., &c.,
Selling utterly regardless of cost, the Assignees feeling anxious to close the concern.
COLUMBIAN HALL, No. 281 Grand-st.

TRUTH STRANGER THAN FICTION.
The Assignees selling for the benefit of creditors at Columbian Hall, No. 281 Grand-st., in their reckless haste to convert Dry Goods into cash, are giving from 10 to 15 dollars' worth of good, useful and seasonable Dry Goods for every five dollars paid to them by the public.

PARIS FEATHERS.
3,000 DOZEN ASSORTED QUALITIES
will be sold low for cash by
HOMER & KETCHUM,
No. 316 Broadway,
Corner of Pearl-st.

SELLING OFF FOR THE BENEFIT OF THE PUBLIC.
GREAT CALAMITY IN THE DRY GOODS TRADE.
Pure linen goods of the most substantial and approved fabrics, in DRESS GOODS,
TABLE CLOTHS, MERINOS,
NAPKINS, PARAMATTAS,
SHIRTINGS, DE LAINES,
SHEETINGS, SAXONY PLAIDS,
TOWELINGS, &c., &c. CALICOS, &c., &c.
The nature of the assignment made to CHAS. G. HOOK, and WELLINGTON CLAPP, of the merchandise now at Columbian Hall, No. 281 Grand-st., compels them to make unparalleled sacrifices in the price of goods to press the whole to a prompt clearance.

DRY GOODS.

BULPIN'S GREAT SALE OF FURS.
ONE HUNDRED THOUSAND DOLLARS.
ALL OF GENUINE MATERIAL AND MANUFACTURE.
Beautiful sets of Mink at.......... [illegible]
Extra sets of Mink at.......... [illegible]
Extra large Mink capes at.......... [illegible]
Extra large Mink capes, of rich dark shade, at.......... [illegible]
A splendid assortment of Fur Gloves.
Also,
Muffs, Cuffs, Gauntlets, Tippets, &c., &c.
OF GENUINE WELL SEASONED SKINS,
AT HALF THE USUAL PRICES.
Ladies are cautioned against purchasing second-hand moth eaten goods, which are now being offered in different parts of the City, and which are really dear at nothing.
No. 361 Broadway.

NEW CLOAKS—NEW CLOAKS,
AT COST OF MATERIAL AND MANUFACTURE.
ONE THOUSAND BLACK BEAVER CIRCULARS
Will be ready for sale this week,
At half the usual prices,
as follows:
250 beautiful black beaver circulars at.......... [illegible]
250 beautiful superfine circulars at.......... [illegible]
250 beautiful superfine, with sleeves, at.......... [illegible]
250 extra superlative, with sleeves, at.......... [illegible]
The subscriber having a large quantity of unmanufactured materials, and with a view of giving employment to his hands, has determined for the remainder of the season
TO MANUFACTURE NEW CLOAKS
Of the very latest Parisian styles, and to sell them for cash
AT ACTUAL COST OF MATERIAL AND LABOR.
Such an opportunity as this has never yet been offered.
GEO. BULPIN, No. 361 Broadway.

ONE THOUSAND FULL-SIZED CIRCULAR CLOAKS,
At seven and a half dollars;
One thousand do., of thick gray beaver,
At nine dollars.
One thousand superfine do., at ten dollars,
will be added to
BULPIN'S great sale,
during the present week.
At No. 361 Broadway.

CLOTHING AT REDUCED PRICES,
FOR CASH.
ALFRED MUNROE & CO.,
No. 441 Broadway, between Canal and Grand sts.,
Have marked down and continue
To sell from their splendid
Stock of Men's and Boys'
Clothing, at a reduction of
10 to 25 per cent., for cash.

475 BROADWAY.
SHAWLS AND CLOAKS.
Our large stock of shawls of every description, including many new and exclusive styles, are reduced to
ONE HALF THEIR ORIGINAL COST.
Cloaks in velvet and beaver, select and elegant in style, and made of the richest materials, imported, are all reduced 40 per cent. in price.
Ladies will find in our extensive establishment an assortment of
SHAWLS AND CLOAKS,
More varied and tasteful than can be shown in any one house in the United States. CHARLES STREET & CO.,
No. 475 Broadway.

475 BROADWAY.
GREAT SALE OF FINE FURS,
REGARDLESS OF COST.
HUDSON'S BAY SABLES,
Some of the richest and darkest in the United States,
MINKS IN ALL QUALITIES AND SHAPES.
We have some Minks of
EXTRAORDINARY QUALITY.
ROYAL ERMINE and every other description of fur for ladies and children.
Our furs are all genuine, manufactured under our own supervision, and guaranteed.
Purchasers will be satisfied with both goods and price.
CHARLES STREET & CO.,
No. 475 Broadway.

NEW GOODS!!!
FOR CASH BUYERS,
AT WHOLESALE.
LATHROP, LUDINGTON & CO.,
Nos. 23 and 25 Park-place,
and
Nos. 20 and 22 Murray-st.,
Are constantly making additions of new, fresh and desirable Goods, to their stock, thus making their magnificent warerooms the most attractive resort in town, for buyers who have the cash to spend. There are hundreds of merchants visiting our city daily who cannot find at their old houses anything but the remnants and fragments of worn-out Goods, and are seeking for just such an opportunity to fill out their memorandums as we offer. We, therefore, invite all such to call and examine the
LARGEST AND BEST ASSORTED STOCK
of
DRY GOODS
IN THE UNION,
All of which will be offered at
ASTONISHINGLY LOW PRICES
FOR CASH.
SHEETINGS, SHIRTINGS,
TICKINGS, FLANNELS,
DE LAINES, PRINTS,
BLACK AND FANCY SILKS, BLANKETS,
MERINOS, ALPACAS,
PARAMATTAS, CLOTHS,
CASSIMERES, &c.
HOSIERY,
WHITE GOODS,
YANKEE NOTIONS, &c.

$255,000.—GREAT SALE OF WINTER CLOTHING!
STILL GREATER REDUCTIONS.
FOR THIRTY DAYS ONLY.
AT OAK HALL!
Nos. 84 and 86 Fulton-st., and 47 and 49 Gold-st.
Over a Quarter of a Million Dollars' worth of
FINE AND FASHIONABLE GARMENTS
FOR MEN AND BOYS,
MUST BE SOLD
AT A GREAT SACRIFICE.
No wholesale or retail house can offer
SUCH GREAT INDUCEMENTS,
Come and see.
Don't buy until you call.
Open until 8 P. M.
THEO. R. B. DE GROOT.

FURS! FURS!! FURS!!!
$250,000 WORTH OF
VALUABLE FURS,
The entire Wholesale Stock of
J. D. PHILLIPS & CO.
AT RETAIL
THIS DAY, and During the Week, (Saturday excepted,)
At the Chinese Buildings, No. 539 Broadway.
SABLE AND MINK SETS,
FITCH AND STONE MARTEN,
ROCK MARTEN, AND
FRENCH SABLE AND LYNX.
SLEIGH ROBES,
GENTLEMEN'S COATS,
GLOVES AND COLLARS.
And a large variety of every description, all of which are warranted to purchasers reduced below wholesale prices, in order to meet with an early cash sale; or at the Wholesale Warehouse of J. D. PHILLIPS & CO.,
Nos. 82 Maiden-lane and 19 Cedar-st.

CONTINUATION OF THE GREAT AUCTION Sale of the entire Stock of JOHN N. GENIN'S FURS,
Manufactured expressly for his retail trade, will be sold at auction without reserve on
FRIDAY AND SATURDAY, NOV. 27 AND 28,
AT NO. 358 BROADWAY.
The assortment comprises Cloaks, Capes, Victorines, Muffs, Cuffs, Collars, Gloves, Mufflers, Sleigh and Lap Robes, &c., &c.
A new catalogue to be issued for those days has been so arranged, that from 10 to 11 o'clock, will be devoted to the sale of Gents' Furs, Robes, &c., from 11 to 12 o'clock, will be sold Ladies' real Mink Sets, exclusively; from 12 to 1 o'clock, real Russia Sable Sets, and from 1 to 4 o'clock, P. M., a general assortment, manufactured from every variety of Fur in use.
As this rule will be strictly observed, a punctual attendance is requested.
HERTS & MOSS, Auctioneers.
NOTICE.—The salesroom is comfortably heated.

FURS—FURS—FURS.
GEO. C. TREADWELL & CO.
Will sell their entire stock at
WHOLESALE AND RETAIL,
AT PRICES TO CORRESPOND
With the times.
No. 172 Water-st.

3 NECK TIES FOR THE USUAL PRICE OF ONE.
Read the prices, then call and see the goods.
BLACK and FANCY SILK TIES, 25c.; [illegible]
BLACK, FANCY and MOIRE ANTIQUE [illegible] around, 100 varieties, at 50c. each; usual [illegible]
ENGLISH GARROTE TIES, 30c.; usual price [illegible]
SELF-ADJUSTING STOCKS, 38c. to [illegible]
NAPOLEON TIES, 45c. to 75c. each.
RICH SILK SCARFS, 75c. to $1 75 each.
AT RETAIL FOR CASH.
SMITH & BROUWER, Importers,
No. 49 Vesey-st., up stairs.

DRY GOODS
For Cash or Approved Credit.
STRANG, ADRIANCE & CO.,
Importers and Jobbers, No. 163 Liberty-st.,
Will close out their Extensive Stock of
FALL GOODS at a great sacrifice, embracing
Magnificent Silk Robes,
and Dress Silks; also, French
Merinos, Valencias, Wool Plaids,
Coburgs, Bombazines, Alpacas, [illegible]
Great Variety of Dress [illegible]
Linen, [illegible]
Shawls in great variety.
Cloths, Cassimeres and [illegible]

REMOVAL.
$75,000 STOCK OF CARPETS [illegible]
CLEARING-OUT SALE, [illegible]
AT REDUCED PRICES, FOR [illegible]
The subscriber, intending to move in [illegible] new store now building, (No. [illegible]) ard, between Broadway and [illegible] tire stock of Carpets, consisting of Velvet, [illegible] ply and Ingrain Carpets, Oil-cloths, [illegible] and Piano Covers, Rugs, Druggets, &c., [illegible] duced prices. Cash buyers are invited to [illegible] tion.
GEO. E. L. HY[illegible]
Nos. [illegible]

AGRICULTURAL.

The Breadstuffs, Provisions and other Produce Markets—General Agricultural Intelligence.

NEW-YORK TIMES OFFICE, Thursday, Nov. 26, 1857.

The General Produce Markets have fluctuated but slightly during the week. Breadstuffs were freely offered and purchased up to Saturday evening, without any remarkable change in prices. On Monday and Tuesday the demand was very tame, and though the receipts were moderate, the tendency of the market was downwards. The cold weather towards the close, and the reported suspension of Canal navigation, occasioned a livelier inquiry, especially from home dealers, and enabled factors to sell at improved and rising prices. Our available supplies of Breadstuffs are unusually moderate for the season, and the leading owners are disposed to reserve them, as they look for a still better demand, which will have a favorable effect upon prices. The following table will show the difference between the currency for the leading kinds of Breadstuffs yesterday and a week previous:

PRICES OF BREADSTUFFS IN NEW-YORK.

	Nov. 19.	Nov. 26.
Superfine State Flour.$	$4 80 @ 5 00	4 90 @ 5 00
Extra State	5 00 @ 5 25	5 10 @ 5 30
Super. Ind. and Mich.	4 80 @ 4 95	4 90 @ 5 00
Super. Ohio	4 95 @ 5 10	5 00 @ 5 10
Fancy Ohio	5 20 @ 5 30	5 20 @ 5 30
Extra Ind. and Mich.	5 10 @ 6 50	5 10 @ 6 60
Extra Ohio	5 60 @ 6 75	5 50 @ 6 75
Fancy Genesee	5 35 @ 5 45	5 45 @ 5 55
Extra Genesee	6 00 @ 7 75	6 25 @ 7 75
Extra Missouri	5 75 @ 8 00	5 75 @ 8 00
Super. to extra Cana'n.	5 00 @ 6 60	5 15 @ 6 30
Mixed to extra South'n.	5 15 @ 7 25	5 25 @ 7 25
Rye Flour	3 50 @ 4 75	3 50 @ 4 60
Corn Meal	3 50 @ 3 75	3 40 @ 3 65
White Wheat ₽ bushel.	1 18 @ 1 58	1 18 @ 1 55
Red Wheat ₽ bushel	98 @ 1 35	98 @ 1 34
Mixed Western Corn	80 @ 82	84 @ 85
Rye	75 @ 77	78 @ 80
Barley	75 @ 90	75 @ 90
Western Oats	45 @ 46	49 @ 50
State Oats	42 @ 45	47 @ 49
Jersey and Penn. Oats	38 @ 42	41 @ 44
Southern Oats	35 @ 39	37 @ 41
White Beans, ₽ bush.	1 60 @ 1 70	1 60 @ 1 70

The reported receipts (by river and railroad, as well as by coastwise vessels) of Breadstuffs, during each of the last three weeks, compare thus:

Week ending:	Nov. 11.	Nov. 18.	Nov. 26.
Wheat-flour, bbls.	146,500	78,800	121,300
Wheat, bush.	385,600	348,300	217,100
Corn, bush.	125,750	55,550	12,650
Barley, bush.	—	7,500	34,000
Oats, bush.	21,500	34,200	54,500
Rye, bush.	5,700	5,600	2,800

The reported sales of Breadstuffs during each of the last three weeks, compare thus:

Week ending with	Nov. 11.	Nov. 18.	Nov. 26.
Wheat-flour, bbls.	101,030	96,560	66,405
Wheat, bushels	396,000	239,800	191,500
Corn, bushels	146,000	105,000	70,600
Rye, bushels	16,100	5,400	9,150
Barley, bushels	11,900	15,800	21,600

We annex a comparative statement of the reported receipts and sales of Breadstuffs during the week and the corresponding week of last year:

	1856. Receipts.	1856. Sales.	1857. Receipts.	1857. Sales.
Flour, bbls.	130,000	69,900	121,300	66,405
Wheat, bushels	567,000	513,400	217,700	191,500
Corn, bushels	35,600	168,000	12,650	70,000
Rye, bushels	2,000	34,100	2,800	9,150
Barley, bushels	27,800	14,500	34,000	21,600
Oats, bushels	17,000	—	54,500	—

We are indebted to Mr. EDWARD BILL, broker, for the following statement of the exports of Breadstuffs from the Atlantic ports of the United States, since Sept. 1, 1857:

TO GREAT BRITAIN AND IRELAND.

From.	To Date, 1857.	Flour, bbls.	Wheat, bush.	Corn, bush.
New-York	Nov. 19	201,556	1,786,919	389,804
New-Orleans	Nov. 1	22,893	22,630	3,386
Philadelphia	Nov. 12	10,020	54,529	30,265
Baltimore	Nov. 12	22,220	54,861	7,900
Boston	Nov. 14	131	—	6,926
Other Ports	Nov. 6	3,343	101,457	—
Total from Sept. 1		260,173	2,020,506	440,275
To about same period, '56		272,049	4,252,635	1,758,503
To about same period, '55		258,684	1,754,335	610,883
To about same period, '54		10,222	30,581	1,450,351

TO THE CONTINENT.

	Flour, bbls.	Wheat, bush.
From New-York to Nov. 10, 1857	20,528	51,669
From other Ports to latest dates	49,496	52,760

The following is a summary of the Chicago Breadstuff movement, since the opening of navigation, to Nov. 16:

RECEIPTS.

	Flour, bbls.	Wheat, bush.	Corn, bush.	Oats, bush.
Totals	270,885	8,616,710	6,676,917	1,044,549

SHIPMENTS BY LAKE.

	Flour, bbls.	Wheat, bus.	Corn, bus.	Oats, bus.
Totals	154,811	8,698,990	6,855,298	377,770

The receipts at tide water of flour, wheat, corn and barley, for the third week of November in 1856 and 1857, were as follows:

	Flour, bbls.	Wheat, bush.	Corn, bush.	Barley, bush.
1856	86,752	904,306	99,786	264,895
1857	38,914	318,863	48,625	204,572
	Dec. 47,838	Dec. 585,443	Dec. 51,161	Dec. 60,383

The aggregates of the receipts of the above articles so far for the years 1856 and 1857, have been:

	Flour, bbls.	Wheat, bush.	Corn, bush.	Barley, bush.
1856	1,047,473	10,961,777	10,095,374	1,852,787
1857	749,886	4,760,254	5,494,936	1,434,055
Dec. in 1857	297,587	6,201,523	4,600,438	418,712

The movements in Provisions have been quite restricted, and prices of the leading kinds have steadily favored purchasers. In Chicago, during the week ending the 18th inst., there was a little more activity in the Pork market, and live Hogs were in rather better demand; $4 ₽ 100 lbs. gross weight was the ruling rate. The best Mess Pork was selling at $15 60 @$16 ₽ bbl. But few Beef Cattle were arriving, yet the best could be readily bought at $2 75@$3 ₽ 100 lbs., live weight. In Cincinnati, during the week ending on the 18th inst., the market for Hogs displayed rather more vigor. The *Price Current* says: "Hogs may be considered as having opened at $5 50 @$5 75 ₽ 100 lbs. net, and at present these figures are firmly sustained, with more faint indications of a lower currency than were observable a week ago. Most of the Hogs that have arrived so far, or will come forward up to Dec. 1, will be required to fill contracts. The market for products opens more favorably than was anticipated, and the probability is the meat of the first 75 or 100 thousand head cut, will be taken out of the market about as fast as it can be made ready for shipment. Slaughterers are paying 25c.-₽ head premium for Hogs. A moderate demand exists in the regular way for Mess Pork and Lard to fill orders, but the sales are all making in small parcels. Mess Pork sold to the extent of 600 bbls. during the week, at $14 50@$14 75, closing at the inside rates. Lard has been bought to the extent of 700 bbls., at 10⅜c.@10⅝c. and 1,500 kegs at 11c., closing at 10¾c. and 11c. for bbl. and keg. A small lot bulk Shoulders sold yesterday at 6c., packed. They had been in salt twenty days. In green meats there has been a fair business done, at 4¾c.@5c. for Shoulders, and 7c.@7¼c. for Hams, closing at the outside prices."

The receipts at tide-water of the principal articles of produce from the opening of the Canals to and including the 21st inst., have been as follows:

Canal open	1855. May 1.	1856. May 4.	1857. May 6.
Flour, bbls.	1,149,902	1,047,475	749,886
Wheat, bush.	4,339,114	10,961,777	4,700,254
Corn, bush.	9,353,526	10,095,374	5,490,936
Barley, bush.	1,546,811	1,852,767	1,434,055
Oats, bush.	3,834,456	5,111,794	2,491,358
Rye, bush.	—	1,487,757	174,302
Pork, bbls.	69,456	89,870	11,135
Beef, bbls.	38,788	41,255	10,735
Cheese, lbs.	7,713,900	5,323,609	2,931,106
Butter, lbs.	2,575,700	2,785,600	1,091,300
Lard lbs.	9,291,400	7,050,600	594,300
Bacon lbs.	8,332,900	7,759,700	1,965,700

Groceries have been in pretty good demand, but prices of the leading articles have receded. The supplies are ample, and holders are generally desirous to realize. Sugars and Coffee were most in request. A moderate business was reported in Molasses and Teas. Rice was dull and heavy. In Savannah, last week, the movements in Rice were as follows: Receipts, 40 casks of clean, and 45,282 bushels of rough; sales, 700 casks clean at 3c.@3¼c. ₽ lb.; exports, 1,345 casks, including 560 to New-York, being the heaviest week's exports this season.

Cotton has been very dull throughout the week. It is now quoted (irregularly) down to 11c.@11¼c. for Middling Uplands; 11¼c.@11½c. for do. Gulfs; and proportionate rates for other grades ₽ lb. The stock here is quite light, but factors are not disposed to reserve it. The demand is extremely slack. Our available stock is now but 5,818 bales, against 56,406 bales this time last year. The receipts at all the shipping ports to latest dates this season have been 415,423 bales, against 732,896 bales to the corresponding period of last season. The total exports from the United States so far this season have been 217,076 bales, against 216,990 bales to the same date last season. The total stock on hand and shipboard in all the shipping ports, at the latest dates, was 236,496 bales, against 428,372 bales at the same time last year. The stock in the interior towns at the latest dates was 37,533 bales, against 91,152 bales at the corresponding date a year ago.

The following table exhibits the date of the opening and closing of navigation on the Erie Canal, annually, for a period of 34 years:

ERIE CANAL.

	Opened.	Closed.		Opened.	Closed.
1824	April 30	Dec. 4	1841	April 24	Nov. 30
1825	April 12	Dec. 5	1842	April 20	Nov. 28
1826	April 20	Dec. 18	1843	May 1	Nov. 30
1827	April 22	Dec. 18	1844	April 18	Nov. 26
1828	March 27	Dec. 20	1845	April 15	Nov. 29
1829	May 2	Dec. 17	1846	April 16	Nov. 25
1830	April 20	Dec. 17	1847	May 1	Nov. 30
1831	April 16	Dec. 1	1848	May 1	Dec. 9
1832	April 25	Dec. 21	1849	May 1	Dec. 5
1833	April 19	Dec. 12	1850	April 22	Dec. 11
1834	April 17	Dec. 12	1851	April 15	Dec. 5
1835	April 15	Nov. 30	1852	April 20	Dec. 16
1836	April 25	Nov. 26	1853	April 20	Dec. 20
1837	April 20	Dec. 9	1854	May 1	Dec. 3
1838	April 12	Nov. 25	1855*	May 1	Nov. 22
1839	April 20	Dec. 16	1856	May 1	Dec. 4
1840	April 20	Dec. 3	1857†	May 7	Nov. 24

* Boats arrived here until Dec. 17; forwarders working them through the ice 24 days in getting them to tide-water.

† Reported.

AMUSEMENTS.

ACADEMY OF MUSIC.

PROGRAMME.

COMBINATION OF OPERA AND CONCERT

FOR THE BENEFIT OF THE

NEW-YORK FIRE DEPARTMENT FUND.

LA GRANGE,
D'ANGRI,
CAIROLI,
THALBERG,
and VIEUXTEMPS,
MISS. MILNER,
MR. PERRING,
and other distinguished Artistes.

The second act of
IL TROVATORE.
LA GRANGE,
D'ANGRI,
BIGNARDI,
ARDAVANI.

GRAND CONCERT
BY
THALBERG and VIEUXTEMPS.
ENGLISH SONGS AND BALLADS,
BY
MISS MILNER and MR. PERRING.

The third act of
LUCIA DI LAMMERMOOR.
MLLE. CAIROLI,
LABOCETTA,
GASSIER.

The last act of
SOMNAMBULA.
LA GRANGE,
LABOCETTA,
GASSIER.

SATURDAY EVENING, Nov. 28, 1857.
Doors open at 7¼; Performance at 7½ o'clock.
NO RESERVED SEATS.

Parquette and First Tier........$1.
Family Circle........50 cents.
Amphitheatre........25 cents.

Tickets to be had of the Trustees, Officers and Representatives of the Fire Department, and at the office of JOHN S. GILES, Treasurer, No. 34 Elizabeth-st. HENRY H. HOWARD, Chief Engineer, No. 21 Elizabeth-st. WILLIAM HALL & SON, No. 239 Broadway, and at the ACADEMY OF MUSIC during the day and evening.

Proscenium Boxes, seats for ten persons, $20 each, to be had of the Committee.

ZOPHAR MILLS, No. 144 Front-st.,
A. J. DELATOUR, No. 25½ Wall-st.,
JAMES Y. WATKINS, No. 16 Catharine-st.,
Committee of Trustees on Benefits.

ACADEMY OF MUSIC.

CARL FORMES.

On MONDAY EVENING, Nov. 30, at 7½,
First appearance in America of
CARL FORMES.

First night of Meyerbeer's Opera, in five acts, of
ROBERT LE DIABLE.

With numerous new dresses, new machinery, new properties and new scenery, for which this establishment is so celebrated.

The cast will be the strongest ever presented, including Madame ANNA DE LA GRANGE.
(Her first appearance as Alice.)
Mlle. CAIROLI,
(Her first appearance in opera.)
The new tenor, Sig. BIGNARDI,
(For the first time as Robert le Diable.)
Sig. LABOCETTA,
Who has kindly consented to sing the part of Raimbaut, and
CARL FORMES,
His first appearance in America in his world-renowned character of Bertram.

In order to give due effect to this grand composition, an especial arrangement has been made with the management of Niblo's Garden, by which a
GRAND BALLET
Will be combined with the Opera, in which the popular Danseuse,
MLLE. TERESA ROLLA,
Supported by a Corps de Ballet, will appear in a Divertissement, under the direction of
PAUL BRILLANT.

The sale of seats will commence this morning at the Academy, C. BREUSING'S, and SIBELL'S Stationery Store No. 20 Wall-st., *Evening Express* Building.

SPECIAL NOTICE.—On the nights of the performance of ROBERT LE DIABLE the curtain will rise at 7½ o'clock precisely. Doors open at 7. Free List entirely suspended.

PRICE OF ADMISSION—Parquette, Balcony and First Circle, $1; Reserved Seats, 50 cents, extra; Family Circle, 50 cents; Amphitheatre, 25 cents; Private Boxes, from $6 to $20.

CARL FORMES IN ROBERT LE DIABLE, MONDAY, Nov. 30. The sale of seats commences this morning.

MAD. DE LA GRANGE FOR THE FIRST time as Alice in Robert le Diable. The sale of seats commences this morning.

ROBERT LE DIABLE.—SIGNOR BIGNARDI first time as Robert. The sale of seats commences this morning.

SIGNORINA TERESA ROLLA.—BALLET and Opera, MONDAY, Nov. 30, at the Academy. The sale of seats commences this morning.

NIBLO'S GARDEN.

FRIDAY, Nov. 26, 1857.
Last performance but one of
BOREAS.
THE GREAT GABRIEL AS SAWNEY BOX.
ANTOINE and JEROME RAVEL, MARIETTA ZANFRETTA.
Comic Pantomime,
THE COOPERS.
EXERCISES ON THE TIGHT ROPE.
BOREAS.

Doors open at 6½; to commence at 7½.
Tickets 50 cents; Upper Boxes, 25 cents.
SATURDAY AFTERNOON, at 2 o'clock—Last Grand Juvenile Afternoon Performance.
SATURDAY EVENING, at 7½—Benefit of Mlle. LINA WINDEL.

BURTON'S NEW THEATRE, BROADWAY.

A great bill to-night.
PICTORIAL DRAMA AND NEW LOCAL PLAY.
FRIDAY—Second night of a new local piece, called
A DAY IN NEW-YORK.
Morning on the Battery,
Noon in Broadway,
Night in the Bowery,
with new scenery, representing the Battery, Burton's Theatre, Taylor's Saloon and the Bowery.

Mr. BURTON sustaining two comic characters, a Wharf Rat and an Apple Woman.
And the great Comic Drama of
PARIS AND LONDON,
in which
MR. BURTON
will sustain his original character of Thomas Trot.

The whole of the large and talented company will appear in the piece.

The beautiful and exquisitely painted
PANORAMA,
representing a
SEA VOYAGE FROM BOULOGNE TO LONDON,
Illustrating the terrible effect of
AN OCEAN STORM,
A SHIP ON FIRE.

In the course of a
GRAND MASKED FESTIVAL AND COMIC PANTOMIME,
THE AMERICAN ACROBATS
will appear in their
WONDER-EXCITING EXPLOITS.

SATURDAY—Positively last night of "Paris and London."

Mr. JOHN BROUGHAM is engaged and will shortly appear.

LAURA KEENE'S THEATRE.

No. 624 Broadway, above Houston-st.

Undiminished attraction of the thrilling spectacular drama. Fourth week of representation.

FRIDAY EVENING, Nov. 27, 1857,
THE SEA OF ICE;
OR, A MOTHER'S PRAYER.

Louise de Lascours, Ogarita, the Wild Flower of Mexico, Marie de Lascours,	Miss Laura Keene
Carlos, an adventurer, Marquis del Monte,	Geo. Jordan
Barabas, a Sailor	J. Jefferson
Raoul de Lascours, Capt. of the Urania	Mr. Wheatleigh

Balcony chairs secured during the day, 50 cents each. Doors open at 6½; to commence at 7½ precisely.

WALLACK'S THEATRE.

Doors open at 6½; commence at 7 o'clock.

First night in two years of Mr. Lester's celebrated comic drama,
TWO TO ONE;
OR,
THE KING'S VISIT.

Mr. O. T. Leland's successful new comedy, CAPRICE; Or, LOVER AND HUSBAND will also be given.

Mr. Blake, Mr. Lester, Mrs. Hoey, Miss Gannon, Mr. Norton, Mr. Davenport, in original characters; Mrs. Allen, Mr. Levere, Mr. Grosvenor, &c., &c.

BROADWAY THEATRE.

Sole Lessee........Mr. E. A. Marshall
Stage Manager........Mr. F. B. Conway

BENEFIT OF MR. CHARLES MATHEWS.

FRIDAY, Nov. 27, 1857, will be performed Sheridan's famous comedy of
THE CRITIC.
Sir Fretful Plagiary, Puff, ...Mr. Charles Mathews.
TAKE THAT GIRL AWAY.
Charles Rocket, his original character....Mr. C. Mathews
To conclude with ANTONY AND CLEOPATRA.

PURDY'S NATIONAL THEATRE.

Chatham-street, near Roosevelt.
FRIDAY EVENING, Nov. 27.
The entertainment will commence with the Drama of
THE GUNMAKER OF MOSCOW.
After which the new Drama of the
PHANTOM OF THE WRECK.
To conclude with the celebrated Drama of the
FRENCH SPY.
Doors open at 6½ o'clock; Curtain will rise at 7 o'clock.

AMUSEMENTS.

BARNUM'S AMERICAN MUSEUM.— [illegible] AND HER TRIUMPH—BRILLIANT SU[illegible]—THIS EVENING, at 7½ o'clock, OUR COUNTRY'S SINEWS; OR THE MECHANIC AND THE VOLUNTEERS, written by Mr. B. Watkins, and respectfully [illegible] the HEROES OF THE MEXICAN WAR. AFTERNOON, at 3 o'clock, the farce of LUCK [illegible] and that of FAMILY JARS. The AQUARIA, the Happy Family, Living Serpent, &c. Admittance 25 cents; children under ten, 13.

EMPIRE HALL, BROADWAY.

GRAND GALA WEEK.

Two exhibitions daily, commencing at 3 o'clock in the afternoon and 8 o'clock in the evening. On WEDNESDAY, THURSDAY and SATURDAY, DR. KANE'S ARCTIC VOYAGES, magnificently illustrated by a grand series of paintings portraying the wonders of the POLAR REGIONS. WEDNESDAY, Evacuation Anniversary, at 3 o'clock P. M. and 8 in the evening. THURSDAY, Thanksgiving Day, 3 Exhibitions, commencing at 1, 3 and 8 o'clock. SATURDAY, Nov. 28, at 3 o'clock and 8 in the evening. Admission 25 cents; children half price.

GALLERY OF EGYPTIAN ANTIQUITIES, No. 659 Broadway.—Dr. ABBOTT'S wonderful collection has a character above all other exhibitions in America, and is pronounced by travelers to be superior to any museum in the world. Open day and evening. Admission 25 cents.

THE EXHIBITION OF PAINTINGS BY MODERN ARTISTS OF THE FRENCH SCHOOL—At the old ART UNION ROOMS, No. 497 Broadway, will remain open until further notice, from 9 A. M. to 5 P. M., and from 7 to 10 evening. Holders of Season Tickets will retain their privilege until the close of the exhibition, of which due notice will be given. The Gallery is well lighted and warmed. B. FRODSHAM, Secretary.

POWERS' GREEK SLAVE, MARTYRDOM OF HUSS, Diana and her Nymphs, are a few among the hundred wonderful works of art on exhibition at the Dusseldorf Gallery—day and evening—No. 548 Broadway.

STRANGERS SHOULD NOT FAIL TO SEE The great Dusseldorf Gallery of Paintings. Powers' Greek Slave, the Adoration, the Fairies, are each worth the price of admission. Open day and evening—No. 548 Broadway.

CRYSTAL PALACE EXHIBITION STILL open and machinery in operation daily (Sundays excepted) from 10 to 12 and from 2 to 4 o'clock. The trial of Steam Engines for the large Gold Medal is deferred to the 15th of December next. For privilege of entering new inventions and works of art, address W. B. LEONARD, Agent.

DANCING.

A. DODWORTH'S DANCING ACADEMIES

No. 806 Broadway, New-York.
No. 137 Montague-place, Brooklyn.

Classes now open for the reception of pupils. Weekly assemblies for ladies and gentlemen at both establishments for practice in the Lanciers quadrille, German cotillion and all other dances. For circulars, &c., apply at either Academy.

NEW PUBLICATIONS.

HOLIDAY EDITION OF BRYANT.
D. APPLETON & CO.,
Nos. 346 and 348 Broadway,
Publish on Saturday,
POEMS
by
WILLIAM CULLEN BRYANT,

collected and arranged by the author. Illustrated with 71 designs, engraved in the highest style of art, from designs by Birket Foster, Harrison Weir, William Harvey, J. Tenniel, F. R. Pickersgill, and other eminent artists, and a Portrait of the Author, from a drawing by Lawrence. 1 volume, 8vo. Cloth antique, gilt edges, $6; or tree calf extra, $8; or ditto, antique morocco, $9.

From the Boston Transcript.

Of the classic reputation of this poet, every year more and more convinces us. Notwithstanding the fluctuations of schools and opinions in poetry, the elements of Bryant's muse survives and grows in estimation, from their eternal claim to love and honor. He is essentially an American poet; his subject is nature; his art pure, chaste and elevated.

To every thoughtful heart and reverent eye, "Thanatopsis," the "Waterfall," the "Hymn to Death," the "Past," "The Prairies," the "Future Life," the "Conqueror's Grave" and so many other memorable pieces inspired by meditation and the study of nature are full of memorable significance, and are a "joy forever." We rejoice to meet them once more printed on the neutral tinted and ample page of this exquisite quarto, and interspersed with such graceful illustrations by the first artists of the day. We hazard nothing in predicting that this national souvenir will take its place among the literary and artistic treasures of every American who knows how to unite the highest pleasures of taste with the noblest intellectual recreation and patriotic sympathy.

D. APPLETON & CO.
Have Reduced the Price
of
Their Immense Stock
of
Standard and Miscellaneous Works,
in
Fine Bindings.
The public
Are invited to inspect
this
Superb Collection of Books.

A complete Catalogue of Fine Books, intended especially for Christmas and New-Year's Presents, to be had on application.

EMERSON'S MAGAZINE AND PUTNAM'S MONTHLY,

FOR DECEMBER,
is now ready, and for sale
EVERYWHERE.

This number has been delayed in order to announce a brilliant prospectus for
1858,
which will render it the most desirable and attractive
MAGAZINE OF THE AGE.

Buy the December number, not only for its valuable contents, but to learn the splendid inducements which it offers to readers and subscribers. No. 371 Broadway.

PUBLIC MEETINGS.

MR. G. VANDENHOFF,

Shakesperian Elocutionist, will have the honor to deliver his new and original Satire, in verse, written by himself, and entitled, COMMON SENSE, OR A DASH AT THE DOINGS OF THE DAY, for the first and only time in New-York, at Dodworth's Saloon, No. 806 Broadway, next to Grace Church, FRIDAY EVENING, 27th instant. To commence at 8 o'clock precisely. Tickets, 50 cents; at CROWEN'S Bookstore, No. 699 Broadway, and at the New-York Hotel and Everett House.

NOTICE.—THE SELECT COMMITTEE APPOINTED by the Board of Supervisors to inquire into the subject relating to the procurement of the glass ballot boxes recently furnished the City, together with the charges made for the same, &c., &c., will meet on Thursday, the 10th instant, at 1 o'clock, P. M., at No. 8 City Hall, at which an investigation will be gone into relating to the same. All parties interested in the matter, as well as those who can aid the Committee in the investigation, are invited to attend.

WM. WILSON,
THOMAS McSPEDON, } Special Committee.
WM. TUCKER.

[illegible] RAILROAD COMPANY.—ALBANY, Nov. 3, 1857.—The annual election for Directors of this Company, and for three Inspectors of the next election, will be held at the office of the Company, in the Exchange, in the city of Albany, on the second WEDNESDAY (the 9th) of December next. The poll will open at 11 o'clock in the forenoon, and will continue open for two hours thereafter. By order of the Board of Directors. GILBERT L. WILSON, Secretary.

NEW-YORK CENTRAL RAILROAD.—A meeting of Stockholders, in New-York, [illegible] held at 2 P. M. on SATURDAY, 28th inst., at the office of the Continental Insurance Company, No. 18 Wall-st., to confer on the subject of the next annual election of Directors, and agree upon a ticket to be supported by personal attendance at Albany, or by proxy.

THE ASSOCIATION FOR THE RELIEF OF RESPECTABLE AGED INDIGENT FEMALES—Will hold their forty-fourth anniversary on FRIDAY the 27th inst., at 12 o'clock, at the Asylum, No. 139 East 20th-st., when the annual report will be read and an address delivered. All friendly to this institution are respectfully invited to attend. J. N. A., Secretary.

CHRISTIAN SYNAGOGUE, 187 BOWERY —JOHN THOMAS, M.D., editor of the *Herald of the Kingdom*, &c., lectures at this place every SUNDAY at 10½ A. M., showing from the Old and New Testaments the Christianity of the Bible in contradistinction to the clerical superstitions of the world.

WATCHES AND JEWELRY.

GREAT REDUCTION.
WATCHES AND JEWELRY,
AT GREAT BARGAINS FOR CASH.

The subscriber is now selling his stock of
WATCHES AND JEWELRY
At a great REDUCTION IN PRICES, being fully 30 per cent. below the usual retail prices.

Gold English Patent Levers, full jeweled, for gentlemen	$60,	usual price $85
Gold English Patent Levers, full jeweled, for gentlemen	$50,	usual price $70
Beautiful Gold Detached Levers, in very rich cases	$45,	usual price $75
Beautiful Gold Detached Levers, in very rich cases	$45,	usual price $62
Beautiful Gold Detached Levers, in very rich cases	$35,	usual price $50
Beautiful Gold Detached Levers, in very rich cases	$25,	usual price $35
Beautiful Gold Lepine Watches, 4 holes jeweled	$20,	usual price $30
Silver English Patent Levers	$20,	usual price $30
Silver English Patent Levers	$28,	usual price $42

WATCHES EXCHANGED.
GEO. C. ALLEN,
Importer of Watches and Jewelry, Wholesale and Retail,
No. 11 Wall-st., 2d floor, near Broadway.

LOST AND FOUND.

LOST.—$20 REWARD WILL BE GIVEN FOR THE return of a Central Park bond for $2,700, lost, mislaid or stolen at the recent fire at No. 88 William-st., in this City. JOHN F. J. DERAISMES, No. 92 William-st.

HENRY SPEAR,
SOLE SUCCESSOR TO MANN & SPEAR,
STATIONER,
CATALOGUE AND JOB PRINTER,
LITHOGRAPHER
AND
BLANK BOOK MANUFACTURER,
Nos. 86 Beaver and 131 Pearl sts.
All orders promptly filled at reasonable rates.
No connection with any other house in this City.

SITUATIONS WANTED.

WANTED—BY TWO TIDY GIRLS, WITH EXCELLENT City reference, situations, in the City or country preferred; one does the baking or general housework of a plain family; makes bread; washes and irons well; does up linen in style; makes butter; the other as chambermaid and waitress; or as nurse and chambermaid; is quick at the needle; the Hudson River part of the country preferred; wages $6; call at No. 216 East 23d-st.

WANTED—A SITUATION BY A COMPETENT Protestant woman as general servant; also, by a tidy English Protestant; also, three Catholic girls of high respectability, competent and trusty for any capacity, in gentlemen's families; they knowing how to appreciate a good place, will accept of moderate wages for the Winter, and be willing to do all they can to please their employer. Apply to J. B. MORGAN, No. 3 Myrtle-av., Brooklyn, for two days.

WANTED—SITUATIONS BY TWO RESPECTABLE Protestant women; one as cook, who understands her business, can make bread and pastry, and is willing to do a small portion of the washing; the other as chambermaid and waitress; is a good washer and ironer. If both are employed in the same family will go at moderate wages. The best of City references can be produced. Call at No. 24 3d-av. for two days.

WANTED—A SITUATION, BY A COMPETENT woman, as nurse; one who understands the care of a baby from its birth; or would take the care of grown children; understands cutting and fitting children's clothes. Can give the best of City reference. No. 67 West 15th-st., between 6th and 7th avs., rear building.

WANTED—SITUATIONS BY TWO YOUNG GIRLS, one as nurse and seamstress, is competent to take care of an infant, and would be willing to go South; the other as good plain cook, washer and ironer. Have got the best of City reference. Call at their present residence, No. 234 West 20th st. Can be seen for two days.

WANTED—SITUATIONS FOR TWO COLORED girls, of 19 and 15 years of age; they have been carefully brought up, are good seamstresses, gentle and good tempered capable of doing the light work of a family, or tending in a nursery; wages not so much an object as a secure home for the Winter. Apply at No. 18 Washington-square.

WANTED—SITUATIONS, AS A GOOD COOK, AND to wash and iron, by a very competent girl—understands meats, poultry and game, soups, pastry and bread. Also, as chambermaid and waiter, as nurse and seamstress, as laundress, as seamstress and dressmaker, and to do general housework, in the City or country, by very industrious girls. Call at No. 72 6th-av., in the store.

WANTED—BY A GENTEEL PROTESTANT GIRL, a situation as seamstress and nurse, or to take care of a baby. Is quick at the needle, willing and competent. Wages $6 to $7. Best City reference. Also a laundress who thoroughly understands her business; does up gentlemen's shirts in fashionable style, or as cook and laundress. Call at No. 216 East 23d st. for one week.

WANTED—A RESPECTABLE YOUNG WOMAN wishes a situation as cook, washer and ironer, understands pastry and baking; has no objection to go a short distance to the country; her last employer can be seen; has good reference. Call at No. 53 King-st., in the rear, 2d floor.

WANTED—A SITUATION AS NURSE, BY AN English Protestant woman, who has had much experience in young infants; fully competent to take the entire charge of a nursery; can give six years' City reference from her employer. Can be seen at No. 70 12th-st., between Broadway and 6th-av.

WANTED—BY A YOUNG MAN WHO HAS HAD four years' experience in the Banking business, a situation in the same, or mercantile business, as bookkeeper or general clerk; satisfactory references will be given. Address J. E. ADAMS, Aaron Swarts' Post-Office, Chatham-square.

WANTED—A HOME.—A RESPECTABLE FEMALE, American, recently thrown out of employment by the pressure, would like to enter some family, either to sew or to make herself useful in any capacity; she asks no other compensation than that of food and shelter for the Winter. Address HOME, *Times* Office.

WANTED—BY TWO ACTIVE, WILLING GIRLS, sisters, situations to do general housework, in City or country; are good plain cooks; make good bread, cakes and pies, and excellent laundresses; are able and willing to work and give satisfaction. Call at No. 129 Waverley-place.

WANTED.—FARMERS, GARDENERS, WAITERS, porters, coachmen, carpenters, clerks, &c.; German, English, Irish, French, Scotch and others, with good references, are waiting for situations for low wages, at the American and Foreign Emigrant Protective and Employment Society, 13 and 14 Bible House, Astor-place.

WANTED—BY A YOUNG WOMAN, A PROTESTANT, a situation as child's nurse; is competent to take charge of a baby from its birth; is a good seamstress; can make up underclothes in the neatest manner. Can be seen at No. 885 Broadway, in the store.

WANTED—A SITUATION, BY A RESPECTABLE Protestant girl, as laundress or cook; can get the best of City references. None but the best of families need apply. Can be seen for two days, at No. 78 Washington-st., third floor, front room.

WANTED—SITUATIONS BY TWO PROTESTANT girls; one as cook, washer and ironer, the other as chambermaid and waitress. Both have good City reference. Apply, for 2 days, at No. 24 3d av., Bible House. W. W. CAIRNS, Superintendent.

WANTED.—A YOUNG GIRL WANTS A SITUATION either as child's nurse, chamberwork, or light housework, in a small family. Good City references given. Apply at No. 1,097 Broadway, near 32d-st., fancy store.

WANTED—A SITUATION BY A YOUNG AMERICAN woman as seamstress or nurse; can take the entire charge of an infant. Best of City reference. Can be seen at her present employer's, No. 147 East 13th-st., until engaged.

WANTED.—A NICE AND RESPECTABLE GERMAN Protestant young woman desires a situation; is a good cook and baker, and an excellent washer and ironer; has the best of reference; no objection to the country. Call at No. 175 Bowery.

WANTED.—A YOUNG WOMAN WISHES A SITUATION as seamstress or nurse; would be willing to assist with chamberwork, if required. Has good City references. Call at No. 35 Christopher-st., in the basement.

WANTED—BY A RESPECTABLE YOUNG WOMAN, a situation as cook; understands cooking in all its branches; has the best of City references. Can be seen for two days at No. 71 West 15th-st.

WANTED.—A HEALTHY YOUNG WOMAN wishes a situation as wet nurse. Application to be made to GEORGE KELLOCK, Jr., Superintendent Out-Door Poor, Rotunda, Park, corner of Chambers and Centre sts.

WANTED—BY A RESPECTABLE YOUNG PERSON, a situation to do general housework; is capable of waiting or sewing, or taking care of children. Apply at No. 86 East Baltic-st., South Brooklyn.

WANTED.—AN AMERICAN GIRL WISHES A situation as cook, washer, and ironer, or to do general housework. Good reference given. Apply at No. 247 Spring-st.

WANTED—A SITUATION BY A RESPECTABLE young girl as cook and to assist or do washing and ironing. Is a good baker and has good City reference. Address or apply at No. 508 Broadway, in the store of Mr. WINDFIELD.

WANTED.—AN EXPERIENCED LAUNDRESS, competent to do all kinds of fine washing, fluting, &c., wishes a few ladies' and gentlemen's washing. Has good accommodations, and can be highly recommended. May be seen at No. 146 3d-av. Mrs. BENSON.

WANTED—A SITUATION, BY A RESPECTABLE woman, to cook, wash and iron, and perfectly understands her business; would be willing to do general housework in a small family. Call at No. 200 Bridge-st., Brooklyn. City reference given.

WANTED—BY A RESPECTABLE YOUNG WOMAN, (Protestant,) a situation to do the housework of a small private family; good references can be given. Apply at No. 107 Degraw-st., (old number 87,) South Brooklyn.

WANTED—BY A RESPECTABLE YOUNG WOMAN, a situation as nurse and seamstress. A good home being the principal object; moderate wages will be accepted. Inquire at 121 West 20th-st., first floor, front.

WANTED—A SITUATION BY A MIDDLE-AGED Scotch lady, to do general housework or plain cooking in a small family. Apply at No. 249 25th-st., between 9th and 10th avs., back basement.

WANTED—BY A RESPECTABLE PROTESTANT girl, a situation as nurse and seamstress, or chamberwork and sewing. Good City references given. Apply No. 165 3d-av., near 16th-st., in fancy store.

WANTED—A SITUATION AS WAITER IN A PRIVATE family by a young man who understands his business; is a Protestant and can give the most satisfactory references. Inquire at No. 19 West 16th-st.

WANTED.—A SITUATION BY A RESPECTABLE woman as cook. Has the best of City reference; understands her business perfectly. Can be seen until engaged, at No. 2 Union-Court, University-place.

WANTED.—A LADY WISHES TO GET HER GIRL a situation as Chambermaid or to do housework. Has no objection to go to the country. Apply at No. 313 West 24th-st.

WANTED—BY A PROTESTANT GIRL, A SITUATION as chambermaid and seamstress; or nurse; good City reference given; No. 148 16th-st., between 7th and 8th avs.

WANTED—BY A RESPECTABLE PROTESTANT young woman, a situation as seamstress, by the week or month; can be seen, for one week, at No. 231 East 19th-st., fourth floor, front room.

WANTED—BY A YOUNG GIRL, A SITUATION in a small private family, as plain cook and first-rate washer and ironer; good City reference; can be seen for two days at No. 120 4th-av., corner of 12th st.

WANTED—A SITUATION BY A SWEDISH PROTESTANT girl to do chamberwork and fine washing; or seamstress. Apply at her last place, 52 West 21st-st.

WANTED—BY A GERMAN, A SITUATION AS waiter. Address F. W. B., Mr. Morris' Livery Stable, 13th-st., between 5th-av. and University-place.

WANTED — BY A RESPECTABLE ENGLISH woman, a situation as professed cook. Best of City reference. Can be seen at No. 145 6th-av.

FREE TO FAMILIES—FOR BEST OF SERVANTS.—Every home can secure good, civil, capable help, daily; German, English, Welsh, Scotch and American Protestants, at moderate wages, to suit all, at the New Domestic Institute and Home, No. 138 11th-st., corner of 6th-av. This extensive depôt is conducted by respectable American ladies. All orders promptly attended, if post-paid.

FREE TO EMPLOYERS.—A FULL ASSORTMENT of servants are now at No. 14 Sixth-avenue and No. 389 Bowery, near 4th-st., free to employers. Many are well recommended and will be satisfied with low wages in the City or country.

BOARDING.

CORTLANDT-STREET HOTEL,
NO. 26 CORTLANDT-STREET.
BOARD REDUCED FROM $2 TO $1 50 PER DAY.
J. S. STEBBINS, Proprietor.

BOARDING.—A GENTLEMAN AND WIFE, OR two or three gentlemen, wishing first-class accommodations, will find superior rooms, with board, at No. 105 West Fourteenth-st. The house is strictly first-class, furnished handsomely, and combines every comfort and convenience. It is conducted on liberal principles, and a fair, not extravagant, price will be expected. To save trouble to all parties, those wishing low-priced board please not apply.

BOARDING.—A PRIVATE FAMILY, PLEASANTLY located up-town, in a large house, with modern conveniences, having more room than they use, would add to their family circle a gentleman and lady, or two gentlemen, who can appreciate a quiet home with people who have business of their own, and know how to mind it. For terms, references, &c., address UP-TOWN, Box No. 1,70 Post-Office.

BOARDING.—A GENTLEMAN AND WIFE WHO wish really genteel board, may obtain a newly and handsomely furnished parlor with bedroom adjoining, having every modern convenience, with a small family of respectability residing in 8th-st., near Broadway, where there are no children or boarders. Terms $25 per week. Address, giving name, "Home," Station D., Post-Office. Unexceptionable references exchanged.

BOARDING.—FAMILIES OR SINGLE GENTLEMEN may now procure handsome rooms, with permanent board, where the comforts of a genteel home may be enjoyed, at moderate terms; house first-class, containing all the modern improvements. Apply at No. 3 Ashland-place, second door from Greenwich-av. Access by 6th-av. cars and Amity-st. stages.

BOARDING.—A FAMILY IN 26TH-ST., NEAR Broadway, wishing to reduce expenses, would furnish a gentleman and his wife with pleasant rooms and board and use of piano for the Winter or longer if desired. The best of references required. Address A. B., Union-square Post-Office.

BOARDING.—AN UNFURNISHED ROOM WITH board for a gentleman and his wife, in a plain American family, where few boarders are taken; also, a furnished room for a party of young gentlemen who would room together. Terms moderate. Apply at 5 Laight-st.

BOARDING.—A PRIVATE FAMILY, RESIDING in 14th-st., in a first-class house, would let, with board, a parlor and bedroom on second floor, to a gentleman and wife, or single gentleman. Address HOME, Box No. 2,387 Post-Office.

BOARDING AND ROOMS TO LET—IN A desirable location near the Crystal Palace. Gentlemen can be accommodated on reasonable terms. Inquire on the premises, No. 679 6th-av.

BOARDING.—A VERY PLEASANT ROOM TO let, with partial board, to a single gentleman, in a private family; gas and bath in the house. References given and required, at No. 66 Amity-st.

BOARDING.—A FEW SELECT BOARDERS CAN obtain well-furnished rooms and first-rate board at a moderate price in the desirably located house No. 17 9th-st.

BOARDING.—TO LET, TO GENTLEMEN, A room suitable for two, for $3 each; house first-class. Apply at No. 260 West 20th-st.; convenient to the 14th-st. stages.

BOARDING.—FRONT PARLOR AND BEDROOM, on second floor, unfurnished, to let, with board, to gentleman and wife, or single gentlemen, at No. 72 2d-av.

BOARDING.—A GENTLEMAN AND WIFE, AND several single gentlemen, can be accommodated at No. 11 West 11th-st.; first-class house and moderate terms.

BOARDING.—A FRONT ROOM AND BEDROOM to let with board to two gentlemen in a private family. Apply at No. 141 West 34th-st. References exchanged.

BOARDING.—A PLEASANT PARLOR AND BEDROOM may be obtained at No. 74 East 14th-st., near Union-square. Also, rooms for gentlemen.

BOARDING.—A SMALL FAMILY HAVING more room than they require, would let one room with or without board. Apply at No. 6 1st-st.

BOARDING.—TWO OR THREE VERY PLEASANT rooms may be had, with full or partial board, by applying at No. 163 East 14th-st.

MURRAY HILL.—A SMALL PRIVATE FAMILY will let a suite of furnished rooms on the second floor, with large private parlor, to a family of first-class boarders or two gentlemen and wives. Apply at No. 42 East 35th-st., between Madison and 4th avs. References exchanged.

MURRAY HILL—NO. 36 EAST THIRTY-FIFTH-STREET.—Rooms in suites or single, on the first, second, third or fourth floor, with or without partial board and private table in a first-class house, occupied by the family of a clergyman. Madison-av. stages pass near the door.

NO. 36 EAST THIRTY-FIFTH-STREET, MURRAY HILL.—A suit of rooms on second floor—a very pleasant parlor and other rooms in a first-class house, occupied by the family of a clergyman; with or without partial and private table. Madison-avenue stages pass near the door.

NO. 20 LAMARTINE-PLACE—WEST 29th-st., between 8th and 9th avs., a suit of 5 rooms on the second floor to let with board, separate or together, to a good family, furnished or unfurnished, with gas, bath connected by hot and cold water. Situations pleasant connected by cars and stages to all business parts of the City.

NO. 107 CLINTON-PLACE, (EIGHTH-ST.,) between 5th and 6th avs. Very desirable and well-furnished front rooms (parlor and bedroom) on third floor can be had, with board, in this convenient and pleasant location, if applied for immediately. Dinner at 6. Terms reasonable. References exchanged.

NO. 143 MADISON-STREET—A BACK room on the third floor to let, with board for two friends wishing to room together, will be let on moderate terms to suitable parties; gas and water in the room; house heated by furnace; bath in the house. Apply as above. References exchanged.

NO. 39 WEST-SIXTEENTH-STREET, NEAR FIFTH-AVENUE.—An elegant suite of rooms on second floor; also single rooms, may be had, with board. Terms reasonable. References exchanged.

NO. 200 EAST BROADWAY.—TO LET with board, two handsomely furnished front rooms; also, one single room. The house is new with all the modern improvements, five doors above Jefferson-st. References exchanged.

PRIVATE BOARD IN BROOKLYN—IS offered in a small family living in genteel style in a modern built house, pleasantly situated between and near the Montague and South Ferries. Two gentlemen only will be taken, and, if disposed, come as pleasant members of a home circle. Address H. W. B., Box No. 2,415, Post-Office, or apply at No. 50 State, near Henry-st.

BOARD ON BROOKLYN HEIGHTS.—TWO gentlemen and their wives, and two single gentlemen only, can be accommodated in a private family, (No. 82 Cranberry-st., second brown-stone house east of Rev. Mr. Beecher's Church,) 3 minutes from Fulton or Wall-st. ferry; nice rooms on second or third floor, furnished or unfurnished. Call and see. Price according to accommodations.

BOARD IN BROOKLYN.—GENTLEMEN WITH their wives, or single gentlemen, can be accommodated with very pleasant and comfortable rooms and good board, by applying at No. 79 Sands-st., corner of Jay, Brooklyn. References required.

BOARD IN BROOKLYN.—A LARGE HANDSOME room on the second floor, with partial board, may be obtained at No. 248 Henry-st., within five minutes' walk of the South or Wall-st. Ferry.

BOARD IN BROOKLYN—FROM EIGHT TO ten minutes' walk to Fulton and Wall-st. Ferries; handsome modern-built house, in a desirable neighborhood. Terms moderate. No. 49 Concord-st.

BOARD IN BROOKLYN—THREE MINUTES' walk from Wall or South-st. ferry. Two gentlemen can obtain pleasant rooms in a private family, with partial board. Apply at No. 44 Joralemon-st. The best of reference given and the same required.

BOARD IN BROOKLYN—MAY BE OBTAINED in one of the most delightful locations in South Brooklyn, in a house containing all the modern improvements and accessible to the cars and ferries, by applying at Carrol-place, seventh house east of Court-st.

BOARD IN BROOKLYN.—A LARGE, PLEASANT front room, at No. 229 Hicks-st. References exchanged.

BOARD WANTED.—A GENTLEMAN WITH his wife, and a single gentleman, desire to obtain board and pleasant apartments with a private family, living in good style, and between 4th and 6th avs., not much above Madison-square. Any gentleman's family having the rooms to spare may add a very desirable party to their circle. The very best City references given and required. Boarding-house keepers will please not answer. Address HOME, Box No. 2,501 Post-Office.

BOARD WANTED IN BROOKLYN—BY A single gentleman, in a private family, with no other boarders, and where he can enjoy the comforts of a home. Terms must be moderate. Situation not more than 15 minutes from the Fulton or Wall-st. ferry. Address with full particulars, stating terms, &c., L., Box No. 918 Post-Office, New-York.

PRIVATE BOARDING.—A SMALL FAMILY, consisting of three, would let two pleasantly-furnished rooms to a gentleman and his wife, or two single gents. House new, and contains all the modern improvements, east side of City; good table and home comforts, for which a fair price is expected. Undoubted references required. Address, for 1 week, D. W., office *Daily Times*.

BOARD IN A PRIVATE FAMILY.—ONE OR two young men can be accommodated with partial board in a private family; breakfast, and dinner at 6 o'clock, and three meals on Sunday. Pleasant location and convenient to cars and stages. Apply at No. 104 West 10th-st., between 4th and Bleecker. Terms moderate.

BOARD WANTED—BY A GENTLEMAN AND his wife, in a private family; location above 8th-st., and between Broadway and 7th-av. (Boarding-house people need not answer.) Address Box No. 4,646 Post-Office. Answer for three days.

BOARD WANTED—BY A SINGLE GENTLEMAN, between Bleecker and 20th sts. and 2d and 8th avs., for $3½ per week. Unexceptionable reference given and required. Address K. S., *Times* office.

ROOM WANTED—A FURNISHED ROOM, WITH or without breakfast, in the IXth Ward. Address HO., *New-York Times* Office.

TWO GENTLEMEN CAN BE ACCOMMODATED with board at No. 145 Clinton, near Grand-st.

BOARD IN JERSEY CITY.—TWO GENTLEMEN can be accommodated with board and pleasant rooms, at No. 109 Washington-st., only three squares from the ferry.

WANTED—BOARD, IN A RESPECTABLE FAMILY, for three persons, between 20th and 50th sts., and Broadway and 9th-av. Terms must be moderate. Address G. N., Union-square Post-Office.

WANTED.—WILL TAKE TO BOARD IN A PRIVATE family, two children. Good religious instruction. Apply at No. 333 Broadway, second floor.

BOARDING.

A FURNISHED HOME WITH BOARD.—A family consisting of a gentleman and his wife only, having a spacious and elegantly furnished dwelling, would accommodate a select and quiet family of from 3 to 6 persons; a private table if desired; house pleasantly located between Union-square and Gramercy-park. Apply at room No. 5, Bible House, 4th-av.

PRIVATE BOARD WANTED.—A FAMILY consisting of a gentleman and wife, two children and nurse, and a single gentleman, desire board for the Winter in a genteel private family, residing very near 34th-st., between 5th and 9th avs. They will require 5 rooms and a first-class private table, for which they will pay $125 per month. Parties having such accommodations will address Box No. 1,670 Post-Office. References exchanged.

FURNISHED HOME WITH BOARD.—A family consisting of a gentleman and his wife only, having a spacious and well furnished dwelling, would accommodate a select and quiet family of from 3 to 6 persons. House pleasantly located, between Union-square and Gramercy Park. Apply at Room No. 5, Bible House, 4th-av.

WANTED—A HOME IN A RESPECTABLE FAMILY, where instruction in mathematics, &c., Latin, Greek, French, Spanish or English would be taken in full or art payment. Address S. C. S., *Times* Office.

WANTED—A NEW OR GOOD SECOND-HAND Piano, in exchange for board and tuition in a female College, three hours' ride from the City. Address M. B., Box No. 3,218 Post-Office.

PRIVATE BOARDING.—TWO SUITES OF rooms and one or two single rooms may now be obtained on making application at No. 59 2d-av.

ONE VACANCY HAS OCCURRED—AT NO. 460 4th-st. Any gentleman desiring to locate for the Winter will find this an eligible situation.

A PRIVATE FAMILY, OF TWO PERSONS, have a furnished room on third story, with gas, &c., to rent, to a gentleman. References given and required. Any note addressed to D., No. 455 3d-av., will be promptly attended to.

ROOMS TO LET.—A SMALL FAMILY HAVING more room than they require, would let one or two rooms to single gentlemen, with breakfast if required. Apply at No. 175 Bleecker-st.

POLITICAL NOTICES.

REGULAR
AMERICAN AND PEOPLE'S NOMINATION.
Fifth Judicial District, VIIIth and IXth Wards.
For Police Justice—JAMES M. MURRAY.
For Civil Justice—Hon. HENRY J. IRVING.

UNANIMOUS REPUBLICAN NOMINATION.
Thirteenth Aldermanic District, Twenty-second Ward.
For Alderman—CHARLES WILMOT.
SAMUEL SCOTT, Chairman. } Ward Nominating
WM. O'BRYON, Secretary. } Committee.

REPUBLICAN AND PEOPLE'S NOMINATION.
IIID JUDICIAL DISTRICT—VIIITH and IXTH WARDS.
For Police Justice—ROBERT H. JOHNSTON.
For Civil Justice—WILLIAM E. SMITH, Jr.

EIGHTH WARD REPUBLICAN AND PEOPLE'S NOMINATIONS.
For Mayor.
DANIEL F. TIEMANN.
For Alderman—Third Aldermanic District.
JEREMIAH BESSON.
For Alderman—Fifth Aldermanic District.
WILLIAM TUCKER.
For Chief Justice—Third Judicial District.
WM. E. SMITH, JR.
For Police Justice.
ROBERT H. JOHNSTON.
School Commissioner........WM. BLOOMFIELD.
School Inspector........DAVID COLEMAN.
School Trustees........MATTHIAS CLARK.
WM. FORBES.
(To fill vacancy,) ELIPHALET BOOTMAN.
Constables........ABRAHAM MOSES.
WM. B. JONES.
JOHN J. SILLCOCK, Pres. VIIIth Ward Rep. Ass.
JOHN J. SHAW, } Secretaries.
GEO. W. PAULDING, }

FOURTH ALDERMANIC DISTRICT.— GRAND MASS MEETING.—The citizens of the Fourth Aldermanic District, opposed to the corrupt machinations of the present City Government, without regard to party, are requested to attend a Grand Mass Meeting, to be held at Botanic Hall, No. 68 East Broadway, FRIDAY EVENING, Nov. 27, at 7½ o'clock, for the purpose of responding to the nominations of the People's Candidates,
DANIEL F. TIEMANN,
for mayor of the City, and
WILLIAM F. LINDSAY,
for Alderman of the IVth Aldermanic District.

Addresses may be expected from JOSEPH HOXIE, Esq., G. W. MORTON, Esq., S. L. WOODFORD, Esq., and others.

By order of the Union Committees.
JOSEPH B. CLOES, President People's Convention.
WM. GURNEY, Chairman Republican Convention.
WM. H. PALMER, Chairman American Convention.
JAMES H. SACKETT, Sec'y People's Convention.
LEWIS HOPPS, Secretary Republican Convention.
AUGUSTUS T. HOUEL, Sec'y American Convention.

SIXTH JUDICIAL DISTRICT—XVIIth and XXIst Wards. Regular Democratic nomination for Police Justice.
DANIEL W. CLARKE.
RICHARD BUSTEED, Chairman.
DENNIS MINTON, Secretary.

TENTH ALDERMANIC DISTRICT.— Regular Republican Nomination.
For Alderman,
JAMES L. BERRIAN.

NOMINATION FOR RE-ELECTION—FOR Police Justice, Ist, IId, IIId and Vth Wards,
JAMES H. WELSH.

TENTH ALDERMANIC DISTRICT.—THE People's choice for Alderman,
BERNARD REILLY,
the true friend of Reform.

EIGHTH WARD.—THE CITIZENS OF THE Eighth Ward are cautioned against paying any money for the benefit of the Republican Association to any persons except to Messrs. WM. H. ALBERTSON, HENRY A. MORGAN, GEO. S. LEVINGS, WM. BLOOMFIELD and WILLIAM PALMER, they being the only persons authorized to collect the same. By order of the Association. JOHN J. SILLCOCK, President,
JOHN J. SHAW, } Secretaries.
GEO. W. PAULDING, }

THIRTEENTH WARD REPUBLICAN CLUB—Will hold a meeting THIS (Friday) EVENING, at 7½ o'clock, at Onderdonk Hall, corner of Grand and Clinton sts. Full attendance is requested.
By order. EDWARD COLLINS, Chairman.
BENJAMIN C. DEEN, } Secretaries.
HENRY S. JENNINGS, }

MASS MEETING OF THE VIIITH, IXTH and XVth Wards! Fifth Aldermanic District. For Alderman, WILLIAM TUCKER. At Bleecker Buildings, corner of Morton and Bleecker sts., on FRIDAY EVENING, Nov. 27, 1857, at 7½ o'clock. By order of Committee of Arrangements.

AMERICAN NOMINATIONS.—FOR SUPERVISORS: GEORGE BRIGGS, HIRAM CORWIN, GEO. W. WARNER, HORATIO REED, JOHN L. RIKER, HENRY SNYDER.

SEVENTH JUDICIAL DISTRICT 12TH, 19th and 22d Wards Regular Republican and American nomination.
For Civil Justice, CORNELIUS W. VAN VOORHIS

AMERICAN AND REPUBLICAN REGULAR NOMINATION AND PEOPLE'S CANDIDATE. —Xth Aldermanic District, part of XVth and XVIIth Wards. For Alderman.
JOHN LYNES.

THE FRIENDS OF DANIEL F. TIEMANN for Mayor, and GEORGE STARR for Alderman of the Seventh Aldermanic District, (IXth and XV Wards,) will hold a Mass Meeting at the Gymnasium Buildings, No. 9½ 6th-av., on FRIDAY, 27th, at 7½ o'clock. By order of the Committee of Arrangements.

SEVENTH ALDERMANIC DISTRICT— IXth and XVth Wards—Democratic and People's candidate for Alderman—AARON H. BEAN has the unanimous nomination.

PEOPLE'S CANDIDATE FOR THE FOURTH Aldermanic District, comprising parts of the VIth, VIIth, Xth, XIIIth and XIVth Wards. For Alderman —WILLIAM F. LINDSAY.

PERSONAL.

INFORMATION WANTED OF JAMES LEAR—Who came to this country last from Gibraltar, five years since. He was a native of Alverstoke, Hampshire, England. Last places of residence, Patterson, Juniata County, and Avondale, Chester County, Penn. Age 29; by trade a tailor. Last heard from May 6, 1853. Any information of him will be thankfully received by his afflicted parents. Address Box No. 203 Post-Office, Cambridgeport, Mass.

ANY PERSON WHO CAN GIVE INFORMATION of a gentleman who was seriously injured, between 5 and 8 o'clock P. M. on the 24th inst., in the vicinity of 36th-st. and 6th-av., or who afterwards assisted him to the Brandreth House, will perform an act of kindness by sending his address to J. B., No. 115 West 23d st. From the nature of his injuries, it may have been thought that he was intoxicated.

HELP WANTED.

WANTED—A RESPECTABLE AMERICAN woman to take charge of a house in Brooklyn where the lady is in feeble health and family small. A competent person who will make herself useful will find a comfortable home. Address, stating terms, with references, HOME, at the office of this paper.

WANTED—A MIDDLE-AGED PROTESTANT WOMAN, to go a short distance in the country. She must be a good plain cook, washer and ironer, and willing to make herself useful to her employers. Address SETH RIPLEY, *Times* Office, when an interview can be had.

JOHN YOUNG COULD NOT ALWAYS supply all who called for servant girls, but now he can, and any who may have paid and was disappointed may now be suited, without charge, at the old Protestant Employment Office, No. 6 6th-av.

WANTED—A CHILD TO WET NURSE, AT HER own residence, by a respectable, healthy American woman, with a fresh breast of milk. Call, for 2 days, at No. 16 Morton-st. Good reference given.

WANTED—A CHAMBERMAID AND LAUNDRESS. She must understand her business thoroughly, and have the best of City references. Apply at No. 20 Waverley-place.

TOYS! TOYS! TOYS!

We are now prepared to sell our entire stock less than cost, wholesale or retail.

R. R. JOHNSTON & CO.,
No. 34 Catharine-st.

AUCTION SALES.

Wm. Topping & Co., Auctioneers.
AUCTION NOTICE.
LARGE SALE OF WINTER DRY GOODS AND CLOTHING.
WILLIAM TOPPING & CO.,
No. 92 Broadway,
Will sell, on
FRIDAY, Nov. 27,

the most desirable sale offered by them this season, consisting in part of

500 dozen Men's Woolen Shirts and Drawers.
400 dozen Men's and Women's Woolen Hose.
300 pieces Dark Prints.
250 pairs 10-4, 11-4, and 12-4 Family Blankets.
500 Chenille and Broché Shawls and Scarfs.
300 Cloth Cloaks and Mantillas.
400 pieces Cloths, Cassimeres, Vestings and Satinets.
80 pieces Black and Fancy Silks.
Also,

126 cartons all-silk black velvet Ribbons, from narrow to the broadest width.

Also,

An entire stock of ready made Clothing, including only goods made up for this Fall's trade.

Together with a large assortment of other goods that are wanted to fill up stocks for immediate sales, to which the attention of cash buyers is invited.

N. B.—The velvet Ribbons will be sold at 11 o'clock.

Henry B. Herts, Jr., Auctioneer.
BY HERTS & MOSS.
Continuation of the mammoth sale of
JOHN N. GENIN'S FURS,
On FRIDAY and SATURDAY, Nov. 27 and 28,
Commencing at 10 o'clock each day.

The Catalogue is so arranged, that from 10 to 11 o'clock will be devoted to the sale of gentlemen's furs; from 11 to 12 ladies' real mink sets; from 12 to 1, real Russia sable sets, and from 1 to 4 P. M., a general assortment. As this rule will be strictly observed, a punctual attendance is requested.

Notice.—The salesroom is comfortably heated.

Westcott & Lindsley, Auctioneers

EXTENSIVE AUCTION SALE OF ELEGANT ROSEWOOD FURNITURE AND COSTLY HOUSE FURNISHING articles, magnificent rosewood piano-forte, rich vases, with the entire splendid furniture of a private residence.

WESTCOTT & LINDSLEY, General Auctioneers for the sale of real estate, stocks, bonds, household furniture, &c., will sell without any reserve, TO-MORROW, (Saturday) Nov. 28th, at 10½ o'clock, precisely, the entire elegant furniture, &c., in the first class residence No. 152 West 21st-st., between 7th and 8th avs. This house has been recently furnished, and is first-class throughout, a rare opportunity for purchasers who desire rich and costly furniture. Descriptive catalogues will be at the house.

Contents of the house consist in part of double and single suits rosewood parlor furniture, carved and satin brocade, silk velvet, comprising four full suits all made to order three months ago; two rich carved rosewood pianofortes with all the modern improvements, Egyptian top, music cabinet, Turkish chairs and lounges to match in tapestry, reception chairs in moquet, rosewood etageres with plate doors, corner etageres, mirror backs, rich carved center, sofa and pier tables; two elegant mantel mirrors with ormolu frames, three large splendid pier mirrors, velvet and royal Wilton carpets, rich embroidered curtains, lady's French secretary marble top escritoire, consoles in Buhl work, costly Sevres and Dresden China vases, bisquet figures, groups, statuary, bronzes &c.; also valuable collection of beautiful paintings in rich carved frames; two superb rosewood secretary book cases, rosewood bedsteads, large hair mattresses, French counterpanes, blankets, wardrobes, marble washstands, couches, rockers, arm-chairs, rosewood sofas, French cottage chairs, clocks, wax fruit with shades, oak extension dining tables, marble top sideboard, oak chairs, silver ware salvers, urns, casters, dining and tea service, spoons, forks, pearl and ivory cutlery, ruby and amber cut-glass, rich China; two superb sofa bedsteads with a large quantity, not mentioned, of parlor, chamber, and dining room furniture of every description. Sale to commence at 10½ o'clock without regard to weather.

Daniel S. Hough, Auctioneer.

OFFICE NO. 78 BEEKMAN-ST., CALLS particular attention of persons in want of really first-class HOUSEHOLD GOODS to his sale at auction on FRIDAY, (to-morrow) Nov. 27th, of all of the rich and costly goods contained in the private residence No. 248 West 23d-st., near 9th-av. All the goods were made for the present owner, have been but little used, and are in fine condition. Sale positive. No postponement on any account. Deposits required of all purchasers. In the basement are suits of walnut dining-room furniture complete, together with all the kitchen utensils, and elegant China dinner and tea sets, ivory cutlery, silver ware, cut glass, &c., belonging to the family.

In the parlors are velvet carpets and rugs and three rosewood parlor suites, centre and side tables, corner and wall etageres, lace window drapery, pier glasses, china vases, bronze figures, clocks, ornaments, paintings, engravings, lady's secretary, work tables, easy chairs, bookcases, gas fixtures, one rosewood 7 octave piano, stool and cover, &c.

In the chambers are a fine assortment of carved rosewood and mahogany bedsteads, bureaus, stands, couches, chairs, carpets, cribs, sofas, 10 fine curled hair mattresses, blankets, beds and bedding, and a fine variety of desirable goods, too numerous to mention. Descriptive catalogue on the morning of sale. Sale commences at 10½ A. M. precisely.

Henry H. Leeds & Co., Auctioneers, Office 23 Nassau-st.,

WILL SELL AT AUCTION, ON SATURDAY, Nov. 28, at 10½ o'clock, at the salesroom No. 23 Nassau-st., household furniture, consisting of tapestry Wilton carpets, rosewood parlor suite, covered in green plush, rosewood easy chairs covered in reps, with iron frame, carved rosewood centre table, rosewood suites covered in marquette, rosewood divans in do., mahogany chairs covered in hair-cloth, mahogany rockers covered in do., mahogany side and pier tables, mahogany and rosewood French bedsteads, mahogany marble-top dressing bureaus, gilt frame mantel and pier glasses, iron bedsteads, mahogany lounges and tête à-têtes, single and double hair mattresses, bolsters and pillows.

Also, a large assortment of crockery, glass and kitchen ware, with which the sale will commence.

Also, at 12 o'clock, 8 cases and 5 hampers of bulbous roots, sold to close invoice.

Henry H. Leeds & Co., Auctioneers, Office 23 Nassau-st.

WILL SELL AT AUCTION, ON FRIDAY, Nov. 27, at 10½ o'clock, at the salesroom, No. 23 Nassau-st., Assignee's sale of about $25,000 worth of rich and valuable Furs, comprising an elegant assortment of Hudson Bay sable, mink, marten, stone marten, Russian squirrel, French sables, ermine, fitch marten, and other descriptions, in mantels, capes, tippets, circulars, victorines, muffs, cuffs and gauntlets, in great variety. Also, gentlemen's furs in caps, collars, cuffs, gloves, gauntlets, in great variety.

We also call the attention of our customers to a magnificent Hudson Bay sable cloak, valued at $1,000. Also, some extraordinary dark mink of the most beautiful description. The above goods are all of the best qualities, manufactured by a noted Maiden-lane furrier, and especially got up for City retail trade, and the finest lot of fancy furs ever seen at public auction. They must be sold at a great sacrifice, and persons desirous of purchasing their furs will do well to attend this sale as such an opportunity may never again occur.

E. & F. H. Schenck, Auctioneers.

AUCTION NOTICE.—ASSIGNEE'S SALE OF TOYS, FANCY GOODS, &c., FOR CASH.—The subscriber will offer on FRIDAY, Nov. 27, at 10 o'clock A. M., at No. 33 Maiden-lane, (up stairs,) New-York, a large and attractive assortment of TOYS, FANCY GOODS &c., AT PUBLIC AUCTION, being part of the extensive stock imported by JOLLEY & TIERS. This sale offers great inducements to City and country dealers about selecting their Holiday Stock, as it includes a complete variety. N. B.—The particular attention of the Trade is requested.

EDWARD HEN, Assignee of Jolley & Tiers.
Oscar Jolley & Co.,
Wm. M. Tiers & Co.

Simeon Draper, Auctioneer.

BY SIMEON DRAPER.—OFFICE NO. 46 PINE-st., corner of William-st.—Auction sales at the Merchants' Exchange TUESDAYS and FRIDAYS; also, special sales on any other days when required. Stocks and bonds bought and sold at private sale; also, at the Board of Brokers. To avoid fictitious quotations, and facilitate those who desire to make bona fide sales, Mr. DRAPER will be present at the Merchants' Exchange, at 12½ o'clock P. M., each day, and receive for sale at public auction such certificates of stocks, bonds, &c., as shall there be presented for that purpose, in addition to his regular advertised list. Special sale THIS DAY at 12½ o'clock at the Merchants' Exchange. For particulars see catalogue.

P. C. Bulkley, Auctioneer.

ASSIGNEE'S AND MORTGAGEES' SALE.—Will be sold, at Schenck's Machinery Dépôt, No. 163 Greenwich-st., New-York City, on SATURDAY, Nov. 28, 1857, at 10 o'clock A. M., all the machinery, fixtures, and stock in trade, and property late of Abm. L Ackerman, in said store, consisting of steam-engines, Woodworth planers, iron planing machines, lathes, boring machines, belting, &c., &c. Sale positive. Terms cash, bankable money. Deposit required of every purchaser. A. L. EARLE, JACOB SEBRING, E. W. FARRINGTON, Mortgagees.

GEO. B. LENT, Assignee of A. L. Ackerman.

John Lloyd, Auctioneer.

JOHN LLOYD & SON WILL SELL AT public auction at the Wagstaff House, corner of 5th-av. and 78th-st., on THURSDAY, Dec. 3, 1857, at 12 o'clock M., by order of the Board of Central Park Commissioners, all the buildings on the Central Park, with the exception of those which are reserved by the Commissioners. For description of which see catalogue. Terms cash. All buildings to be removed before the 15th day of December, 1857, or forfeited. Catalogues can be had of the Auctioneer, or at the Office of the Commissioners, Bank of Commerce, and at the Wagstaff House five days previous to the sale. JOHN LLOYD & SON,
Nos. 15 Nassau-st. and 99 Commonwealth Building.

J. E. Van Antwerp, Auctioneer.

AUCTION NOTICE.—JNO. E. VAN ANTWERP will sell on FRIDAY, 27th, at 10 o'clock at No. 216 Pearl-st., (in addition to the usual assortment of hardware,) to pay advances, 30 casks wrought nails, 1 case round C. steel, 160 dozen "Hargreaves & Hobson's" files and rasps, 4 inches to 14, 100 bundles of iron, annealed and brown wire, 750 pounds flat iron, Colt's revolvers, razors, &c. Also, an invoice of screws, sausage-cutters, gate hinges, faucets, &c.; also, 75 straps superior sleigh-bells, saws, cutlery; also, 15 cases assorted toys, and part of a stock.

VALUABLE GOLD MINE FOR SALE IN VIRGINIA.—In obedience to a decree of the Circuit Court of Buckingham County, Virginia, in two cases of Charles Sagory vs. Wissmann and others, and Wissmann vs. The Buckingham Coal Company and others, I will offer for sale at public auction in front of Buckingham Court House, on MONDAY, Dec. 28, 1857, a tract of land in the said County containing 300 acres, known as the Buckingham Mine, on which there is a gold mine which has been worked on a large scale and regarded as one of the best in this gold section. It is about six miles from the Court House, and upon it there are extensive buildings with a large steam engine, and a tunnel has recently been completed at great expense, which is said to add greatly to the value. The terms of sale will be cash as to so much as will be necessary to pay the expenses of the sale and the taxes on the property, and for the balance on a credit of 1, 2 and 3 years, equal installments, the purchaser being required to give bonds with good security, and the title retained as further security.

JOHN W. HASKINS, Commissioner.

TEACHERS.

WANTED—AN ACCOMPLISHED YOUNG LADY capable of teaching English, French and music, and who has taught before, would go to live with a respectable family, her board to be an equivalent for salary. No objection to go out of town. Address S. S., Times Office.

FINANCIAL.

REMITTANCES TO ENGLAND, IRELAND, SCOTLAND AND WALES
WE ISSUE SIGHT BILLS ON THE
UNION BANK OF LONDON,
NATIONAL BANK OF SCOTLAND,
BELFAST BANKING COMPANY, IRELAND.
In sums of £1 upwards, at $5 per £.
Address,
TAYLOR BROTHERS, Bankers,
No. 76 WALL-ST., NEW-YORK.

OFFICE MANHATTAN OIL COMPANY, No. 16 Broadway, New-York, Nov. 7, 1857.—The Stockholders of this Company are hereby notified, that, in pursuance of a vote of the Directors, a meeting of the Stockholders will be held at the office of the Company on the first WEDNESDAY in December next, at 12 o'clock, M., to take into consideration and effect, if desirable, a reduction of the capital stock to three hundred thousand dollars, giving to all shares thereafter equal value and character.

N. T. CARRYL, WM. POLLOCK,
EDW. LEARNED, JAMES M. MOTLEY,
T. M. NIVEN, DANIEL R. JONES,
JNO. C. MALLORY, Directors.

THE NEW-YORK CENTRAL RAILROAD COMPANY—Treasurer's Office, Albany, Nov. 17, 1857.—The Transfer Books of this Company will be closed at the close of business on Saturday, the 28th day of November, instant, preparatory to the annual election for Directors of the Company, appointed to be held on the 9th day of December next, and will be reopened on the morning of Thursday, the 10th day of December next.

GILBERT L. WILSON, Treasurer.

OFFICE OF THE ILLINOIS CENTRAL RAILROAD COMPANY, New-York, Nov. 10 1857.—Notice is hereby given that the Subscription Book for the proposed New Loan of this Company, is now open at its office, No. 50 Wall-st. It is the interest of the Stockholders and creditors, as also of the holders of Optional Rights, to call and examine the terms of this Loan, and satisfy themselves of the great advantage to accrue to them respectively by subscribing to the same.

J. N. PERKINS, Treasurer.

CASH ORDERS FOR THE PURCHASE and sale of Stocks and Bonds solicited by MEIGS & GREENLEAF, No. 22 William-st., New-York.

References—Bank of the Republic, American Exchange Bank, Metropolitan Bank, Merchants' Bank.

THE BILLS OF THE PAHQUIOQUE Bank are redeemed by CARPENTER & VERMILYEA, at their Banking-room No. 44 Wall-st., at one per cent. discount.

BROWN, BROTHERS & CO., NO. 59 WALL-st., issue credits for Commercial and Traveling purposes, available in any part of the world.

$4.000 OR $4,500 WANTED—ON BOND and mortgage on City property worth three times the amount. Inquire at No. 2 Dey-st.

S. K. & F. B. WIGHTMAN.

BANK NOTICES.

IN THE MATTER OF THE BOWERY BANK OF THE CITY OF NEW-YORK.—Notice is hereby given that the undersigned has been appointed by Hon. Henry E. Davies, one of the Justices of the Supreme Court of the State of New-York, Receiver of the Bowery Bank of the City of New-York, and all the creditors of the said Bank, are required within thirty days from the 5th day of November, A. D. 1857, to exhibit and establish their demands against said Bank, before me, at my office, in the banking-building on the corner of Broome-st. and the Bowery, in the City of New-York. And all persons indebted to said Bank are hereby required to render to the undersigned at said office, within said time, an account of all debts and sums of money owing by them respectively to said Bank, and to pay the same. And all persons having in their possession any property or effects of the said Bank are hereby required to deliver the same to the undersigned, within said time, and all persons holding any open or subsisting contracts of the said Bank are here by required to present the same in writing, and in detail, to the undersigned at said office within said time.—New-York, Nov. 7, 1857.

JOHN A. STEWART, Receiver.
Schell, Slosson & Hutchins, Attorneys.

IN THE MATTER OF THE ISLAND CITY BANK.—Notice is hereby given that the undersigned has been by Hon. Charles A. Peabody, one of the Justices of the Supreme Court of the State of New-York, appointed receiver of the property and effects of the Island City Bank; and all creditors of the said Bank are required, within thirty days from the 30th of September, 1857, to exhibit and establish their demands against said Bank before me, at my office, No. 21 Nassau-st, New-York. And all persons indebted to the said Bank are hereby required to render to the undersigned, at said office, within said time, an account of all debts and sums of money owing by them respectively to the said Bank, and to pay the same; and all persons having in their possession any property or effects of the said Bank, are hereby required to deliver the same to the undersigned within said time, and all persons holding any open or subsisting contract of the said Bank are hereby required to present the same in writing and in detail to the undersigned, at said office, within said time. J. F. BUTTERWORTH, Receiver.

BURRILL, DAVISON & BURRILL,
Attorneys for Receiver.

Bank of Commerce in New-York, Oct. 20, 1857.

CIRCULAR.—THIS INSTITUTION, IN PURSUANCE of the resolutions of its Board, already published, will continue to receive Gold and Silver, Coin and Bullion on deposit from all its dealers and correspondents, and place the same to their credit respectively in Specie account, and will repay the amount on demand in Specie to such depositors on their checks drawn payable in Coin.

And during the suspension of Specie payments by the Banks in the City of New-York, or until further notice, this Bank will receive in payment of loans and discounted paper, and on deposit, the Notes and Certified Checks of other Banks in good standing circulating as current funds, and will pay Checks of Depositors on current account, in such currency only.

Dealers and parties depositing paper for collection will be deemed to concur in this arrangement, unless immediate and written notice to the contrary be given to this Bank. JOHN A. STEVENS, President.

Henry F. Vail, Cashier.

NOTICE IS HEREBY GIVEN THAT THE subscriber has been duly appointed by the Honorable Superior Court, now in session at Brooklyn, within and for the County of Windham, Receiver of all the evidences of debt, goods, effects, &c., of the Granite Bank of Voluntown, in said County, and that said Court has limited the term of sixty days, from the 10th day of November, 1857, for the bill-holders and other creditors of said Bank to exhibit their claims to the subscriber, duly attested and proved, or be debarred recovery.—Dated at Danielsonville, Conn., Nov. 18, A. D. 1857.

H. D. LOCKWOOD, Receiver.

IRVING SAVINGS INSTITUTION, No. 69 Warren-st., one door from Greenwich-st.—Interest at the rate of six per cent. on sums from $1 to $500. Open daily from 10 A. M. to 2 P. M., and on Mondays, Thursdays and Saturdays, from 4 to 7 P. M.

V. L. Buxton, Sec'y. W. W. CONCKLIN, Pres.

MARINERS' SAVINGS INSTITUTION—3d-av., corner 9th-st., open daily from 8 A. M. to 2 P. M., and on Wednesday and Saturday from 5 to 8 P. M. Interest allowed on deposits. I. T. SMITH, Sec.

DIVIDENDS.

Knickerbocker Fire Insurance Company of New-York, Nov. 21, 1857.

DIVIDEND.—THE PRESIDENT AND DIRECTORS have this day declared a dividend of 10 per cent. on the capital stock, payable on and after the first day of December next.

The transfer-books will be closed from 23d instant until Dec. 1. By order, GEO. HODGSDON, Secretary.

DIVIDEND.—THE BOARD OF DIRECTORS OF the Howard Insurance Company have declared a dividend of twelve per cent. upon the capital stock, payable on and after the 7th day of December, 1857.

HENRY A. OAKLEY, Secretary.

MUSICAL INSTRUMENTS.

GREAT BARGAINS IN PIANOS.
BEST CIRCULAR SCALE PIANOS,
With or without iron-frame, at cost for cash, to suit the times. Decided bargains at
J. & C. FISCHER'S, No. 325 Broadway.

MUSIC AT HALF-PRICE, AT WATERS', NO. 333 BROADWAY.—Pianos and Melodeons at lower prices than ever before offered in this market. Pianos and Melodeons to rent, and rent allowed on purchase. For sale on monthly payments. One 7-octave Chickering Piano for $225; one do. Gilbert's, all round corners, carved legs, for $275.

NEW-YORK AND ERIE RAILROAD. Acceptances maturing before Dec. 1, 1857, taken in exchange for Pianos. Those superb instruments of A. W. Ladd & Co., and a great variety of other makers, for sale at great bargains. Pianos to rent, very cheap, at

JUDSON & MUNGER'S, No. 722 Broadway.

GREAT IMPROVEMENT IN PIANO-FORTES.—Messrs. LIGHTE, NEWTON & BRADBURYS, No. 421 Broome-st., respectfully invite attention to their Piano-fortes, constructed with the patent arch wrest-plank, which is undoubtedly the most substantial improvement ever introduced into this instrument.

RAVEN, BACON & CO., (SUCCESSORS TO Bacon & Raven,) piano-forte manufacturers, wareroom No. 135 Grand-st., near Broadway, where a full assortment of instruments may be found, exclusively of our own manufacture, warranted in every respect.

HAINES BROTHERS' CELEBRATED PIANOS, new and second-hand, to let or for sale, on installments, at their manufactory, Nos. 330, 332 and 334 2d-av., corner of 21-st., New-York, by J. M. PELTON.

IMMENSE SACRIFICE.—AN EXCELLENT piano, but little used, Pethia & Co., makers, and warranted, will, on account of embarrassements, be sold at an immense sacrifice. By Mr. Weber's kindness it may be seen at No. 155 West Broadway, near Canal-st.

PIANO WANTED—NUNNS & CLARK'S MANUFACTURE, 7-octave. Cash payment. Address J. G., office of this paper.

PROVISIONS FOR THE POOR,
AT COST PRICES!
The subscriber has opened a dépôt at
No. 283 CANAL-ST.,
for the sale of the following articles to the laboring classes, at actual cost prices, for cash only, viz.:
FLOUR AND MEAL OF EVERY DESCRIPTION,
BEANS,
PEAS,
RICE,
PEARL BARLEY,
TEA,
SUGAR,
COFFEE,
POTATOES,
DOMESTIC DRIED FRUITS, of all kinds,
and other kinds of provisions of the best quality.
A. M. COFFIN, No. 283 Canal-st.

NEW INVENTION OF ARTIFICIAL TEETH without metal plate or clasps, and can be inserted without extracting any teeth or roots. The teeth are three-fourths lighter than the porcelain. DR. S. B. SIGESMOND has now the best certificates of the first citizens. Come and see. No. 61 Bleecker-st., New-York.

SUPERIOR LARD AND TALLOW OILS, very fine, for machinery and burning. Barrels 30 to 40 gallons. JOHN W. QUINCY, No. 98 William-st.,

RAILROADS.

NEW-YORK AND ERIE RAILROAD.—ON and after Monday, Nov. 9, 1857, and until further notice, passenger trains will leave pier foot of Duane-st., as follows viz.:

Dunkirk Express, at 8 A. M., for Dunkirk and Buffalo and intermediate stations.

Rockland Passenger, at 3 P. M., from foot of Chambers-st., via Piermont, for Sufferns and intermediate stations.

Way Passenger, at 4 P. M., for Newburg, Middletown and intermediate stations.

Emigrant, at 5 P. M., for Dunkirk and Buffalo and intermediate stations.

The above trains run daily, Sundays excepted.

Night Express, at 5 P. M., for Dunkirk and Buffalo, every day.

These Express trains connect at Elmira with the Elmira, Canandaigua and Niagara Falls Railroad, for Niagara Falls; at Binghamton with the Syracuse and Binghamton Railroad, for Syracuse; at Corning with Buffalo, Corning and New-York Railroad, for Rochester; at Great Bend with Delaware, Lackawanna and Western Railroad for Scranton; at Hornellsville with the Buffalo and New-York City Railroad, for Buffalo; at Buffalo and Dunkirk with the Lake Shore Railroad, for Cleveland, Cincinnati, Toledo, Detroit, Chicago, &c.

CHARLES MORAN, President.

CENTRAL RAILROAD OF NEW-JERSEY—Connecting at New-Hampton with the Delaware, Lackawanna and Western Railroad, and at Easton with the Lehigh Valley Railroad.

Fall Arrangements—Commencing Oct. 28, 1857. Leave New-York for Easton and intermediate places from Pier No. 2, North River, at 7:30 A. M., 12 M., and 3:30 P. M.; for Somerville, by above trains and at 5 P. M. The above trains connect at Elizabeth with trains on the New Jersey Railroad, which leave New-York from foot of Cortlandt-st. at 7:30 and 12 M., 3:20 and 5 P. M.

Passengers for the Delaware, Lackawanna and Western Railroad will leave at 7:30 A. M. only; for Lehigh Valley Railroad at 7:30 A. M. and 12 M. only.

JOHN O. STEARNS, Superintendent.

NEW-YORK AND HARLEM RAILROAD.—WINTER ARRANGEMENT—Commencing Wednesday, Nov. 25, 1857.

TRAINS LEAVE DEPOT CORNER OF WHITE AND CENTRE STS.
9½ A. M.—Mail train for Albany, stopping at all stations north of Williams Bridge.
6¼ P. M.—White Plains train, stopping at all stations.
LEAVE TWENTY-SIXTH-ST.
8 A. M.—Williams Bridge train, stopping at all stations.
11½ A. M.—White Plains train, stopping at all stations.
2½ P. M.—Williams Bridge train, stopping at all stations.
3 P. M.—Millerton train, stopping at Williams Bridge and all stations north.
4 P. M.—The Croton Falls train, stopping at all stations.
5 P. M.—Williams Bridge train, stopping at all stations.
WM. J. CAMPBELL, Superintendent.

NEW-JERSEY RAILROAD.—FOR PHILADELPHIA AND THE SOUTH AND WEST, via JERSEY CITY—Mail and Express Line. Leave New-York at 8 and 11 A. M. and 4 and 6 P. M., $3; 12 M., $2 25; stopping at all way stations. Through tickets sold for Cincinnati and the West, and for Baltimore, Washington, Norfolk, &c., and through baggage checked to Washington in 8 A. M. and 6 P. M.

J. W. WOODRUFF, Assistant Superintendent.

No baggage will be received for any train, unless delivered and checked 15 minutes in advance of the time of leaving.

HUDSON RIVER RAILROAD.—FROM OCT. 19, 1857, trains will leave Chambers-st. Station as follows: Express trains, 6 A. M. and 5 P. M. Albany Mail and Freight train, 7 A. M. Albany Passenger train, 11¼ A. M.; for Sing Sing, 9¾ A. M. and 4 P. M.; for Poughkeepsie, 12½ and 3½ P. M.; for Peekskill, 5½ A. M. The Poughkeepsie, Peekskill and Sing Sing trains stop at the way stations. Passengers taken at Chambers, Canal, Christopher and 31st sts. Trains for New-York leave Troy at 6¾ A. M. and 12:35 and 5¾ P. M., and East Albany at 7 and 8:25 A. M., and 1 and 6:10 P. M.

FLUSHING RAILROAD—LEAVES FULTON Market Wharf, by steamer ISLAND CITY, at 6:45, 8 and 10 A. M., 1, 3:50, and 6:5 P.M. The cars leave Flushing, L. I., at the same hours, meeting and exchanging passengers with the boat at Hunter's Point—through in 50 minutes. Fare 25 cents.

WM. M. SMITH, Receiver.

PUBLIC NOTICES.

SEALED PROPOSALS WILL BE RECEIVED by the undersigned, School Officers of the XXIst Ward, at the Clerk's Office of the Board of Education, corner of Grand and Elm sts., until Wednesday, Dec. 2, at 12 o'clock noon, for altering and enlarging Ward School-house No. 14, in 27th-st., in said Ward, according to plans and specifications on file in the office of the Clerk of the Board of Education aforesaid. The School Officers reserve the right to reject any or all proposals, if deemed for the public interests to do so. The bids must have the guarantee by signature of the sureties attached thereto.

B. B. ATTERBURY,
RICHARD KELLY,
H. M. SCHEFFELIN, } Building Committee.
E. F. ROGERS,
JAMES OWENS,

STATE OF NEW-YORK—SOCIETY OF THE CINCINNATI.—General Order.—New-York, Nov. 21, 1857.—In testimony of our respect for the memory of our deceased Associate, Major-General Worth, an honorary member of this Society, and in acknowledgment of his distinguished public services, the Cincinnati will participate in the ceremonies attending the inauguration of the Worth Monument, under an invitation from the Honorable Common Council. Members will assemble at the Governor's Room, in the City Hall, on WEDNESDAY, Nov. 25, at 11 A. M., with their insignia in mourning, and take the place which will be assigned to them in the ceremonies of the occasion. By order of

RICHARD VARICK DEWITT, Acting President.
Alexander B. Thompson, Secretary.

CORPORATION NOTICE FOR THE REDEMPTION OF LANDS AND TENEMENTS SOLD FOR ASSESSMENTS.—Public notice is hereby given to the owners, mortgagees, lessees, and persons otherwise interested in the lands and tenements sold in June, 1856, for the non-payment of assessments, that detailed statements of such lands and tenements as have not been redeemed from the said sale may be found in the *Evening Post*, a daily newspaper printed and published in the City of New-York. Such detailed statement describes the lands and tenements sold and not redeemed; the amount and the term of years for which they were respectively sold; when the time for the redemption thereof will expire, &c., &c. Copies of said detailed statement can be had by applying to the Comptroller's Office, New-York.

AUGUSTUS PURDY, Clerk of Arrears.
Comptroller's Office, New-York, Oct. 8, 1857.

NOTICE TO SHIPMASTERS.—CAPTAIN MOSES HOYT, Agent for underwriters for Nassau, N. P. and its vicinity, has been provided with a suitable vessel and wrecking materials in order to cruise on and about the Bahama Banks, and render advice and assistance to vessels stranded or in distress.

Shipmasters who may require aid or counsel in case of disaster, are respectfully requested to confer with Captain HOYT and unite with him in such measures as may be deemed best for the interests of all concerned.

Office of Receiver of Taxes, (New Court-House,) }
No. 32 Chambers-st., New-York, Nov. 1, 1857. }

NOTICE IS HEREBY GIVEN THAT 1 per cent. will be added, on the 1st day of December, on all taxes remaining unpaid. Also, that 2 per cent. will be added on the 15th day of December.

Checks and bills on City Banks taken. Envelopes containing money and bills not received. No money received after 2 o'clock. WILSON SMALL, Receiver.

NOTICE.—A LETTER ADDRESSED TO PETER VREDENBURGH, Esq., Freehold, N. J., containing certificate No. 2,406 for 50 shares Illinois Central Railroad Company Stock, in the name of the said Vredenburgh, $30 per share, paid and mailed on the 4th day of April last in this City having miscarried, notice is hereby given that application will be made to the Company for the issue of a new certificate for said shares in place of the same.

New-York, Oct. 12, 1857.

INSTRUCTION.

ALONZO FLACK, A. M.,
Principal of Hudson River Institute,
At Claverack, N. Y.,
Offers board and tuition for $120 a year.

RAVENSWOOD INSTITUTE, LONG ISLAND, opposite 70th-st., enters upon its eighteenth session Nov. 1. Twelve pupils are received who, with the principal and teachers, form a family circle, in which no opportunity passes unimproved for the cultivation of correct sentiment and refined manners. Music and the modern languages are taught by resident teachers, and the means for conferring a thorough academic education are of the highest order. Mrs. WM. JONES receives applications at her residence, and circulars are mailed, or may be had from J. H. WILLIAMS, Esq., No. 353 Broadway, or T. L. CHESTER, Esq., No. 6 Wall-st.

GEO. C. ANTHON'S CLASSICAL, FRENCH AND ENGLISH SCHOOL—No. 872 Broadway, corner of 18th-st., reopens Sept. 7. Six assistant teachers and a teacher of gymnastics; lessons, as far as possible, taught in school. There is a Primary Department for boys of from 6 to 8 years. Circulars may be had at this school, at No. 156 2d-av., and at RANDOLPH'S bookstore, No. 683 Broadway.

CLASSICAL FRENCH AND ENGLISH SCHOOL, No. 809 Broadway, (2d floor.) A thorough and efficient education is here imparted to a select number of pupils, under a discipline mild but decided.

R. B. WIGGINS, A. M.

POSTPONEMENT.—SCIENTIFIC AND MILITARY Institute, Perth Amboy, N. J.—Rev. ELIAS S. SCHENCK, A. M., Principal; Rev. J. H. VAN COURT, A. M., Associate. Winter Term commences Nov. 16.

THE MISSES ROHR RESPECTFULLY inform their friends and the public that their boarding and day school, No. 33 West 23d-st., will be reopened on Monday, Sept. 14.

FORT PLAIN SEMINARY.—WINTER TERM opens Nov. 17, and continues 14 weeks. Foreign Music Teacher. Bill per Term, $36 75. For circulars, address Rev. J. E. LATIMER, A. M., Fort Plain, N. Y.

MOUNT WASHINGTON COLLEGIATE INSTITUTE—No. 218 4th-st., corner of Macdougal-st., opened its fifteenth school-year on Monday, Sept. 14. GEO. W. CLARKE, JAMES FANNING, Principals.

MADISON-SQUARE COLLEGIATE INSTITUTE. No. 926 Broadway, Messrs. LYON & KARGE, Principals, offers superior facilities in every department to pupils of all ages.

$130 PER YEAR—BOARD AND TUITION.—Ashland Collegiate Institute, Greene County, N. Y. Students received at any time. Circulars, &c., No. 122 Nassau-st., up stairs.

LANDSCAPE DRAWING AND PAINTING FROM NATURE—In the most desirable system known, taught at No. 281 6th-av., by its author, S. WOOD, Jr. "His pupils' pictures, after 15 lessons, would do credit to veteran artists."—*Boston Commonwealth.*

INSTRUCTION GIVEN TO PRIVATE PUPILS in the English branches, modern languages and Drawing, by a graduate of Harvard. Address J. W., *Times* office.

A CIRCULAR OF THE HOME SCHOOL, New-Haven, Conn., can be had of Mr. HADDEN, 183 Broadway, or of the Principal, A. O. SHEARS, A. M.

FOR EUROPE.

FOR ENGLAND AND FRANCE, 1857 AND 1858.—NEW-YORK AND HAVRE STEAMSHIP COMPANY.—The United States Mail steamship ARAGO, 2,500 tons, David Lines, Commander, and steamship FULTON, 2,500 tons, J. A. Wotton, Commander, will leave New-York, Havre and Southampton for the year 1858 on the following days:

LEAVE NEW-YORK:	LEAVE HAVRE:
Arago, Saturday, Nov. 14.	Fulton, Tuesday, Nov. 17.
Fulton, Saturday, Dec. 12.	Arago, Tuesday, Dec. 15.
Arago, Saturday, Jan. 9.	Fulton, Tuesday, Jan. 12.
Fulton, Saturday, Feb. 6.	Arago, Tuesday, Feb. 9.
Arago, Saturday, M'h. 6.	Fulton, Tuesday, M'h. 9.
Fulton, Saturday, April 3.	Arago, Tuesday, April 6.
Arago, Saturday, May 1.	Fulton, Tuesday, May 4.
Fulton, Saturday, May 29.	Arago, Tuesday, June 1.
	Fulton, Tuesday, June 29.

These steamers, built expressly for Government service, with double engines under deck; every care has been taken in the construction of hull and machinery to insure safety and speed. The ships have five water-tight compartments, inclosing the engines, so that in the event of collision or stranding, the water could not reach them, and the pumps being free to work, the safety of the vessel and passengers would be secured. Recent experience has demonstrated the absolute necessity of this mode of construction. The accommodations for passengers are believed to combine every comfort and convenience that can be desired.

PRICE OF PASSAGE:

From New-York to Southampton & Havre, 1st Cabin.	$130
From New-York to Southampton & Havre, 2d Cabin	75
From Havre or Southampton to New-York, 1st Cabin.	800f.
From Havre or Southampton to New-York, 2d Cabin.	400f.

To passengers going to London, these steamers offer the advantage of economy, both in time and expense.

Specie delivered in London.

No passage secured until paid for.

An experienced surgeon on board.

All letters and newspapers must pass through the Post-Office.

For freight or passage, apply to W. S. DRAYTON, Agent, No. 7 Broadway; WM. ISELIN, Agent, Havre; CROSKEY & CO., Agents, Southampton; LIVINGSTON, WELLS & CO., Paris.

THE NEW-YORK AND LIVERPOOL UNITED STATES MAIL STEAMERS.—The ships comprising this line are:

The ATLANTIC, Capt. Oliver Eldridge.
The BALTIC, Capt. Joseph Comstock.
The ADRIATIC, Capt. James West.

These ships have been built by contract expressly for Government service, every care has been taken in their construction, as also in their engines, to insure strength and speed; and their accommodations for passengers are unequaled for elegance and comfort.

Price of passage from New-York to Liverpool, in first cabin, $130; in second do., $75. Exclusive use of extra size state rooms, $375. From Liverpool to New-York, 30 and 20 guineas. An experienced surgeon attached to each ship. No berth can be secured until paid for. The ships of this line have improved water-tight bulk-heads.

PROPOSED DATES OF SAILING.

FROM NEW-YORK.	FROM LIVERPOOL.
Saturday, June 20.......1857	Wednesday, June 24.....1857
Saturday, July 4.........1857	Wednesday, July 8......1857
Saturday, July 18........1857	Wednesday, July 22.....1857
Saturday, Aug. 1.........1857	Wednesday, Aug. 5......1857
Saturday, Aug. 15........1857	Wednesday, Aug. 19.....1857
Saturday, Sept. 12.......1857	Wednesday, Sept. 2.....1857
Saturday, Sept. 26.......1857	Wednesday, Sept. 30....1857
Saturday, Oct. 10........1857	Wednesday, Oct. 14.....1857
Saturday, Oct. 24........1857	Wednesday, Oct. 28.....1857
Saturday, Nov. 7.........1857	Wednesday, Nov. 11.....1857
Saturday, Nov. 21........1857	Wednesday, Nov. 25.....1857
Saturday, Dec. 5.........1857	Wednesday, Dec. 9......1857
	Wednesday, Dec. 24.....1857

For freight or passage, apply to
EDWARD K. COLLINS, No 56 Wall-st., New-York.
BROWN, SHIPLEY & CO., Liverpool.
STEPHEN KENNARD & CO., No. 27 Austin Friars, London.
B. G. WAINWRIGHT & CO., Paris.

The owners of these ships will not be accountable for gold, silver, bullion, specie, jewelry, precious stones, or metals, unless bills of lading are signed therefor and the value thereof expressed therein.

THE BRITISH AND NORTH AMERICAN ROYAL MAIL STEAMSHIPS

FROM NEW-YORK TO LIVERPOOL.

Chief Cabin Passage	$130
Second Cabin Passage	75

FROM BOSTON TO LIVERPOOL.

Chief Cabin Passage	$110
Second Cabin Passage	60

The ships from Boston call at Halifax.

PERSIA, Capt. Judkins, CANADA, Capt. Lang.
ARABIA, Capt. J. Stone, AMERICA, Capt. Wickman,
ASIA, Capt. E. G. Lott, NIAGARA, Capt. Ryrie,
AFRICA, Capt. Shannon, EUROPA, Capt. J. Leitch.

These vessels carry a clear white light at mast-head; green on starboard bow; red on port bow.

PERSIA, Judkins, leaves N. York Wednesday, Nov. 11.
CANADA, Lang, leaves Boston Wednesday, Nov. 18.
ARABIA, Stone, leaves New-York Wednesday, Nov. 25.
NIAGARA, Wickman, leaves Boston Wednesday, Dec. 2.
AFRICA, Shannon, leaves N. York Wednesday, Dec. 9.
AMERICA, Lott, leaves N. York Wednesday, Dec. 16.
EUROPA, Leitch, leaves N. York Wednesday, Dec. 23.

Berths not secured until paid for.

An experienced surgeon on board.

The owners of these ships will not be accountable for Gold, Silver, Bullion, Specie, Jewelry, Precious Stones or Metals, unless bills of lading are signed therefor and the value thereof therein expressed. For freight or passage, apply to E. CUNARD, No. 4 Bowling-green.

FOR LIVERPOOL.—THE UNITED STATES Mail steamship ATLANTIC, O. Eldridge, Commander, will depart with the United States mails for Europe positively on SATURDAY, Dec. 5, at 12 o'clock M., from her berth at the foot of Canal-st.

For freight or passage, having unequaled accommodations for elegance and comfort, apply to

EDWARD K. COLLINS, No. 56 Wall-st.

Passengers will please be on board at 11 o'clock A. M.

All letters must pass through the Post-Office; any others will be returned.

Notice.—The steamers of this line have improved water-tight compartments.

The BALTIC, Capt. J. J. Comstock, will succeed the ATLANTIC, and sail Dec. 19.

No expense has been spared to make the steamers of this line in all respects as good as new, and the thorough examination given them proves their mode of structure yet unequaled.

N. B.—Hereafter the regular built ships for this line will perform the entire service.

STEAM BETWEEN NEW-YORK AND GLASGOW.—EDINBURG, 2,500 tons, William Cumming, Commander; NEW-YORK, 2,150 tons, Robert Craig, Commander; GLASGOW, 1,962 tons, John Duncan, Commander. The Glasgow and New-York Steamship Company intend sailing these new and powerful steamers from New-York to Glasgow direct, as follows:

FROM NEW-YORK.	FROM GLASGOW.
Glasgow, Wed'day, Nov. 25, 12 noon.	Edinburg, Dec. 2
Edinburg, Wed'ay, Dec. 30, 12 noon.	Glasgow, Dec. 16

RATES OF PASSAGE:

First class, $75; third class, found with cooked provisions, $30. An experienced surgeon attached to each steamer. For freight or passage apply to JAMES RANBURN, Agent, No. 17 Broadway. New-York City bills or gold only received for passage.

FOR SOUTHAMPTON AND HAVRE.—THE United States Mail Steamer FULTON, J. A. Wotton, Commander, will leave for Havre, touching at Southampton to land the mail and passengers, on SATURDAY, Dec. 12, at 12 o'clock, from Pier No. 37, North River, foot of Beach-st.

PRICE OF PASSAGE.

First Cabin............$130 | Second Cabin............$75

This ship has five water-tight compartments, inclosing the engines, so that, in the event of collision or stranding, the water could not reach them, and the pumps being free to work, the safety of the vessel and passengers would be secured.

Baggage not wanted during the voyage should be sent on board the day before sailing, marked "Below."

For freight or passage, apply to

WM. S. DRAYTON, Agent, No. 7 Broadway.

N. B.—The steamer ARAGO will succeed the FULTON, and sail Jan. 9.

GREAT REDUCTION ON FARE TO EUROPE.

First Cabin............$80 | Second Cabin............$50

In the first-class paddle-wheel steamship ARIEL, 2,000 tons, C. D. Ludlow, Commander, and NORTH STAR, 2,500 tons, P. E. Lefevre, to sail from pier No. 3 North River, at noon precisely, carrying the United States Mails, viz.:

Leave New-York for Southampton, Havre and Bremen.	Bremen for Southampton and New-York.	Havre and Southampton for New-York.
N. Star,	Saturd'y, Nov. 28	Weds'day, Dec. 2.
Ariel, Sat'y, Nov. 28	Saturday, Dec. 26	Weds'day, Dec. 30.

These steamers touch at Havre. Specie delivered in London and Paris. For passage or freight apply to D. TORRANCE, Agent, No. 5 Bowling-green, New-York.

FOR THE SOUTH.

FOR NORFOLK AND RICHMOND—THE United States Mail Steamship JAMESTOWN, Capt. Parrish, will leave for the above places on SATURDAY, 28th inst., at 3 o'clock P.M., from Pier No. 13 North River. She will arrive at Norfolk on Sunday afternoon, and at Richmond on Monday morning. Passengers for the South will proceed without delay by the great mail line to Charleston, Augusta, Savannah, &c. Travelers will find this the cheapest, pleasantest and most expeditious route. Passage and fare, including stateroom, to Norfolk, $8; Petersburg and Richmond, $10; steerage half-price. Apply to LUDLAM & PLEASANTS, No. 32 Broadway.

FOR SAVANNAH AND FLORIDA.—UNITED States Mail line.—The splendid steamship AUGUSTA, Captain M. S. Woodhull, will leave for Savannah on SATURDAY, Nov. 28, from pier No. 4 North River, at 4 o'clock P. M. precisely. Bills of lading signed only on board. For freight or passage, apply to SAMUEL L. MITCHILL, No. 13 Broadway.

The steamship FLORIDA, Captain Isaac Crowell, will succeed the above, and leave on Wednesday, Dec. 2.

HOUSES TO LET.

TO LET AT ORANGE—HOUSES AND OUT-houses, with about five acres of highly-cultivated grounds, on Scotland-st., North Orange, N. J.; the place is well stocked with various kinds of fruit; has fine vegetable garden, &c., &c., commanding a fine view of mountain and valley, and is within ten minutes' walk of the dépôt. Address S. WALES, No. 170 William-st., corner of Beekman.

TO LET OR LEASE.—THE COMPTON HOUSE, corner of 24th-st. and 3d-av. It has restaurant, billiard and reading-rooms, with all the modern improvements; will lodge one hundred, with mostly single rooms. For particulars, &c., inquire of WILLIAM COMPTON, stall No. 14 Washington-market.

TO LET—A DESIRABLE APARTMENT. THE second floor and front basement of house No. 29 King-st., consisting of six rooms, with gas and Croton water. Inquire of HENRY HAWKEY, in rear of No. 31 King-st., or of A. RAYMOND, No. 51 Chatham-st.

SAVE TWENTY-FIVE PER CENT.
on
YOUR BOOK-BINDING,
and
ENABLE US TO KEEP OUR WORK-PEOPLE EMPLOYED.

E. WALKER & SONS offer to bind, at their old establishment, No. 114 Fulton-st., every description of plain and ornamental job binding at 25 per cent. off their regular prices, during the present year.

Superior flexible-back bindings for music.

N. B.—Bookbinders supplied with marbled paper, and book marbling done in the best style, at 25 per cent. below regular prices.

MEDICAL.

HELMBOLD'S EXTRACT OF BUCHU!
—HELMBOLD'S Extract of Buchu cures Gravel.
HELMBOLD'S Extract of Buchu cures diseases of the Bladder.
HELMBOLD'S Extract of Buchu cures diseases of the Kidneys.
HELMBOLD'S Extract of Buchu cures Dropsy.
HELMBOLD'S Extract of "Buchu," for general weakness.
HELMBOLD'S Extract of Buchu for all diseases arising from excesses.
HELMBOLD'S Extract of Buchu for all diseases arising from exposure.
HELMBOLD'S Extract of Buchu for all diseases arising from imprudence.
HELMBOLD'S Extract of Buchu for Secret and Delicate diseases.
HELMBOLD'S Extract of Buchu is taken by male and female.

JOY TO THE AFFLICTED.
HELMBOLD'S EXTRACT OF BUCHU,

For nervous and debilitated sufferers, and removes all the symptoms, viz: Loss of power, loss of memory, general weakness, dimness of vision, languor and universal lassitude of the muscular system, temporary suffusion, loss of sight, inability, &c.

If these symptoms are allowed to go on, (which this medicine invariably removes,) soon follow fatuity and epileptic fits. Who can say that these excesses are not frequently followed by those direful diseases—Insanity and Consumption?

The records of Insane Asylums, and the melancholy deaths by Consumption, bear ample witness of the truth of this assertion.

With woful measures, wan Despair,
Low sullen sounds his grief beguiled.
HELMBOLD'S EXTRACT OF BUCHU gives
Health and vigor to the frame,
And bloom to the pallid cheek.

If you are suffering from any of the above distressing ailments, procure the remedy at once.

Evidence of the most reliable and responsible character open to the inspection of all.

Price $1 per bottle, or six for $5, delivered to any address.

Address letters H. J. HELMBOLD, No. 52 South 10th-st., Assembly Buildings, Philadelphia.

Agents: BARNES & PARK, Broadway; F. C. WELLS & CO., No 115 Franklin-st., C. H. RING, No. 192 Broadway, New-York; and of all druggists and dealers throughout the United States, Canada and the British Provinces.

Beware of Counterfeits.—Ask for HELMBOLD'S. Take no other.

Cures guaranteed.

NEW AND IMPORTANT DISCOVERY IN THE SCIENCE OF MEDICINE—TRIESEMAR.—None are genuine unless the engravings of the Seals of the Patent Office of England, the Seals of the Ecole de Pharmacie de Paris and the Imperial College of Vienna, are fixed upon each wrapper and around each case.

Sold by Dr. H. A. BARROW—Member of the Imperial College of Vienna and Royal College of Surgeons, London, who may be personally consulted at his residence, No. 157 Prince-st., (few blocks west of Broadway,) New-York, from 11 o'clock in the morning till 2, and from 4 o'clock till 8 in the evening, (Sundays excepted.)

TRIESEMAR No. 1—Is the remedy of general and local debility, loss of virile power, premature decay, and all the distressing consequences arising from early abuse, &c.; all physical impediments vanish like magic before its influence, thus rendering its use invaluable to those entering the marriage state.

TRIESEMAR No. 2—Entirely eradicates all traces of those disorders which copavia and cubebs have so long been thought an antidote for, to the ruin of the health of a vast portion of the population.

TRIESEMAR No. 3—Is the great European remedy for that class of disorders which, unfortunately, the English physician treats with mercury, to the inevitable destruction of the patient's constitution, and which all the Sarsaparilla in the world cannot remove.

TRIESEMAR Nos. 1, 2 and 3 are prepared in the form of a lozenge, devoid of taste or smell, and can be carried in the waistcoat pocket. *Sold in tin cases and divided in separate doses, as administered* by Velpeau, Lalleman, Roux, Ricord, &c., &c. Price $3 each, or four cases in one for $9, which saves $3; and in $27 cases, whereby there is a saving of $9.

The nine-dollar cases of the Triesemar and the larger sizes will be forwarded by Dr Barrow, carriage paid immediately on receiving a remittance, to any part of the world, securely packed, and addressed according to the instructions of the writer, thus securing to the public genuine European preparations, and effectually protecting them from spurious and pernicious imitations. The three-dollar cases sent as usual, but not free of carriage.

No. 157 Prince-st., (few blocks west of Broadway,) New-York.

To be had also of C. H. RING, No. 192 Broadway, N. Y.

THE GREAT LUNG
REMEDY.
MASTA'S INDIAN
PULMONIC BALSAM.

FOR ALL DISEASES of the THROAT, LUNGS, and CHEST, it is unrivaled in its speedy and certain efficacy.

FOR HOARSENESS and SORE THROAT, it gives decided relief, and effects a rapid cure.

FOR COLDS and COUGHS, it affords immediate relief by its positive power to quiet irritation, and abate feverish excitement throughout the system.

FOR BRONCHITIS, it is an effectual and certain remedy. It has a specific applicability for all those diseases that have their seat in the Throat.

FOR CROUP and HOOPING-COUGH, it affords immediate relief in all cases by its expectorant and antispasmodic properties, and by its power effectually to allay irritation of the lining membranes of the air-passages.

FOR CONGESTIVE and SPASMODIC DISEASES of the LUNGS, it gives positive relief. Having cured many extraordinary cases, it is the most reliable remedy now before the public for that distressing disease, the Asthma.

FOR BLEEDING from the LUNGS, it has extraordinary efficacy in arresting all cases, by quickly checking undue arterial excitement, and tending rapidly to restore and equalize the circulation throughout the system.

FOR CONSUMPTION, it is the most RELIABLE REMEDY. Certain to arrest irritation, and speedily relieve a Cough, it at the same time yields nutritive, strengthening, and healing influence, imparting strength and vigor to the whole system. Upon this peculiar but rare power of renovating the system, rests its great efficacy for the cure of all the first stages of the Consumption.

Sold by all Druggists and Apothecaries.

J. W. WHEELER, General Agent, 48 Vesey-st., up stairs.

RICORD'S, VELPEAU'S, CIVIAL'S, ACTON'S CURLING'S, and the Venereal Hospital Practice, of Paris and London, by Dr. LARMONT. As some persons afflicted with Gonorrhœa, Gleet, Strictures, Primary and Constitutional Syphilis, Nervous Debility, Seminal Emissions, Impotency, &c., may not be aware of the fact, he takes this medium of informing them that he is the only graduate in this City who is exclusively treating and curing those diseases, and whose connection with the European hospitals enables him to adopt the latest and most radical treatment, curing the oldest and most severe cases, at No. 82 Mercer-st., corner of Spring, opposite St. Nicholas Hotel, from 10 A. M. till 9 P. M. The Doctor's MEDICAL ADVISER AND MARRIAGE GUIDE, nearly 400 pages, 100 picture illustrations, is $1. It gives all the advertised medicines. It should be seen by the afflicted, before adopting any treatment, as it fully exposes the charlatans infesting this and other cities.

We commend Dr. LARMONT to the afflicted.—*Courrier des Etats Unis, Staats Zeitung, Day Book, &c.*

DR. WATSON HAS FOR A LONG SERIES of years confined his attention to diseases of a certain class, in which he has treated not less than twenty thousand cases, without an instance of failure. The remedies are mild, and there is no interruption to business or change of diet. Dr. WATSON is in constant attendance, from 7 in the morning until 9 at night, at his residence, No. 55 Walker-st., a few doors west of Broadway. The consulting rooms are separate.

WM. WATSON, M. D.,
Formerly Surgeon to the Lock Hospital.

Doctor WATSON'S new work, THE CAUSE AND CURE, is the only one which clearly explains the nature and mode of treatment of the venereal disease in its different forms—Spermatorrhœa, the result of early indiscretion, excess, or other causes. Anatomical plates of a superior kind, and drawings of every form of disease. Price $1.

DR. HUNTER'S RED DROP CAN BE HAD at the old office, No. 3 Division-st., and no where else; all others are malicious counterfeits of this, the most valuable discovery of medical science, it being the only thing on earth that will really cure and root out of the human system the rank and poisonous virus of the venereal disease; $1 per vial. Beware of a handbill stating Dr. HUNTER has removed. It's a deception.

DR. MORTON'S INJECTION FOR GONORRHŒA AND GLEET.—This remedy performs a safe and speedy cure without the use of internal medicines. Those desiring such may purchase this with every confidence, and will find it all that is represented. Price $1. Sold at RING'S, No. 192 Broadway, No. 374 Grand-st., and 362 Hudson-st.

RICORD'S PRACTICE—C. D. HAMMOND, M. D., Surgeon-Specialist, pupil of Ricord, of Paris, (who is the first living surgeon for diseases, &c., of the sexual system,) and of Professors Carnochan and Mott, of this City, may be consulted in English or French, personally or by letter, at his office, No. 61 Bleecker-st., half a square east of Broadway, from 8 A. M. to 1 P. M., and from 5 to 9 o'clock in the evening.

DR. WARD'S UNFORTUNATE'S FRIEND—And other medicines for private diseases. All hitherto disappointed of a cure, call on Dr. WARD. Cure guaranteed in a few days. Great success in female diseases. His monthly pills, $1 per box, never fail. Office, No. 289 Canal-st., 3d door east of Broadway.

SUFFERERS FROM SEMINAL EMISSIONS and Female Sexual Weakness, who covet health, inclose two stamps, and address WM. J. S. C. ADAMS, Box No. 176 Charlestown, Mass.

MISCELLANEOUS.

GIFTS, GIFTS, GIFTS.
GIFTS DOUBLE THE VALUE OF FORMER PRESENTS EVERY DAY,
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EVANS & CO.'S
GREAT ORIGINAL GIFT BOOKSTORE,
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SECURE YOUR HOLIDAY GIFTS WITHOUT COST.

With every book sold the purchaser receives one of the following

LIST OF PRESENTS.

Gold and silver watches; large double-case miniature lockets; gold, stone, onyx, turquoise, lava, mosaic, jet, florentine and plain gold brooches; bracelets, armlets.

Bosom pins, gold neck chains, sets of studs, and sleeve buttons, in variety; gold pens and pencils, silver-pencils, gold pens, gents' heavy gold rings, ladies' finger rings, &c.

Having reduced our rates of small presents, we are enabled to promise satisfaction in every instance.

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Address EVANS & CO.,
Principal Wholesale and retail store, No. 677 Broadway,
D. W. Evans, } La Farge Buildings.
J. H. Preston. }

LAND WARRANTS.

LAND WARRANTS WANTED
BY TAYLOR BROTHERS, Bankers,
NO. 76 WALL-ST., NEW-YORK.
Orders promptly supplied. Warrants always on hand.

U. S. PASSPORTS—INDISPENSABLE TO TRAVELERS—Issued through J. B. NONES, Notary Public, and Commissioner of all the States, No. 1½ Warren-st. Naturalized citizens must produce certificates. Bounty Lands, Pensions, Extra Pay, &c., procured.

LEGAL NOTICES.

SUPREME COURT—ONTARIO COUNTY.—SHEPHERD KNAPP and HIRAM KETCHUM, Trustees, &c., and JAMES PATRICK, Plaintiffs, against the Canandaigua and Elmira Railroad Company, and William Antis, and Alfred B. Field, Trustees, &c., John Rankin, Jr., George B. Holmes, the Elmira, Canandaigua and Niagara Falls Railroad Company, the President, Directors and Company of the Mechanics' and Farmers' Bank in the City of Albany, George W. Sherman, William Young, Elizabeth S. Porter, William O'Brien, Thos. Genny, James Kenedy, Jerry Sullivan, De Witt Parshall, Peter R. Westfall, Reuben Richmond, Charles Jones, John Raines, E. Darwin Litchfield, William H. Smith, Robert J. Hubbard, Amasa S. Foster, Nathaniel Gorham, and Alfred B. Field and Alta Brown, Administrators of George G. Brown, Deceased, Henry L. Smith, Edwin C. Ross, Waterman H. Hayward, Edson Finch, Seneca Smith, William C. Atwater, Thomas Q. Adams, Horace Devereux, Joshua Brookes, Henry H. Elliott, James C. Holden, Philip Heartt, Frederick B. Elliott, George Babcock, George Adams, L. — B. Tyng, H. W. Moore, Tyler H. Abbey, Sylvester B. Shearer, Gabriel L. Smith, Eli Wheeler, Jonathan B. Mosher, Alonzo D. Luce, William S. Hatch, Henry M. Patridge, James Conners, John M. Randall, James Carr, Robert A. Ellwort, Timothy D. Chidsey, Oliver P. Bowers, Bela B. Crane, William O'Neill, Horace Seamon, Jonah Moore, Charles E. Gillett, and Franklin Hulett, John S. Carr, and Samuel Cox, Commissioners of Highways of the Town of Veteran, Chemung County, Patrick Halloran, Peter Pierce, Elijah P. Brooks, George W. Holley, James Harris, Eben Smith, Samuel G. Gage, George Wagner, Simeon Benjamin, Oliver Phelps, Marvin Beman, Peter Wintermate, Peter Whitaker, Lewis Worell, and Charles J. Folger, and Thomas Burrall, Executors of the last Will and Testament of George Simpson, Deceased, Oscar E. Sibley, Patrick O'Brien, John Vickery, John Dunphy, Anson S. Tuttle, Patrick Ronayne, Sidney S. Burger, Theodore E. Hart, Harris Andrews Michael Quirk, Charles G. Gaylord, Jefferson J. Whitney, James Hawkins, Silas E. Jones, Joshua L. Jones, Robert N. McFarren, James Mahoney, Calvin Harford, Martin Coulen, Thomas Wilson, Ferdinand H. Greggs, William Wheelock, Michael Coulen, Michael Downs, Rho D. Ludlow, James S. Tuttle, Edward G. Simmons, William Root, Harris Andrews, Dimerick Flannery, John S. Smith, Patrick Flannery, William H. Godfrey, Phineas Prouty, James B. Farrington, Oliver P. Brink, Reuben K. Eastman, Robert P. Beebe, Defendants.—Summons for relief—To Edwin C. Ross, Edson Finch, Thomas Wilson, William H. Godfrey, Robert A. Ellwort, James Hawkins, Martin Coulen, Calvin Harford, Patrick Flannery, Dimerick Flannery, Edward G. Simmons, Michael Downs, William Wheelock, Michael Coulen, Timothy D. Chidsey, and George Babcock, above named: You are hereby summoned and required to answer the complaint in this action, which will be filed in the office of the Clerk of the County of Ontario, at the village of Canandaigua, in said County, and to serve a copy of your answer to the said complaint on the subscribers, at their office, No. [illegible] Wall-st., in the City of New-York, within twenty days after the service of this summons on you, exclusive of the day of such service; and if you fail to answer the said complaint within the time aforesaid, the plaintiffs in this action will apply to the Court for the relief demanded in the complaint.—Dated New-York, June 30, 1857.

CLEAVELAND & TITUS,
Plaintiffs' Attorneys.

The complaint in the above entitled action, above referred to, was filed in the office of the Clerk of the County of Ontario, in the village of Canandaigua, in said County, on the 3d day of July, 1857.

CLEAVELAND & TITUS,
n20-law8wF* Plaintiffs' Attorneys.

NEW-YORK SUPREME COURT.—SOLOMON T. NICOLL against HENRY S. THORPE, RICHARD H. BOWNE, Charles G. Thompson and Sarah A. Thompson his wife, Oliver Davison, Albert De La Montagnie, Alfred S. Barnes, Joseph Eneas, George Andrews, Jeremiah C. Lamphier, John C. Buttre, James A. Stevens, Executor, &c., Amasa F. Foster, Philip N. Goulon, surviving partner, &c.; Louis Bonnard, John Bonnard, John Randall, Abraham Brower, George A. Perry, Henrietta Hall, S. Sheldon Norton and Jane Norton his wife.—To the above named defendants: You are hereby summoned and required to answer the complaint in this action, which was filed in the office of the Clerk of the City and County of New-York, at the City Hall, in said City of New-York, on the 6th day of October, 1857, and to serve a copy of your answer to the said complaint, on the subscriber, at his office, No. 24 William-st., in the said City of New-York, within twenty days after the service of this summons on you, exclusive of the day of such service; and if you fail to answer the said complaint within the time aforesaid, the plaintiff in this action will apply to the Court for the relief demanded in the complaint. DAVID THURSTON,
n6-law6wF* Plaintiff's Attorney.

IN PURSUANCE OF AN ORDER OF RODMAN B DAWSON, Esq., Surrogate of the County of Kings, notice is hereby given, according to law, to all persons having claims against HERMAN E. LUDWIG, late of the City of Brooklyn, deceased, that they are required to exhibit the same, with the vouchers thereof, to the subscriber, the administrator, at his place of business No. 189 Broadway, in the City of New-York, on or before 18th day of May next.—Dated Nov. 12, 1857.

ERNEST MULDENER, Administrator,
n13-law6mF* With the will annexed.

IN PURSUANCE OF AN ORDER OF THE Surrogate of the County of New-York, notice is hereby given to all persons having claims against CHARLES HENRY ROOME, late of the City of New-York, deceased, to present the same with vouchers thereof to the subscriber, at his office, No. 73 Merchants' Exchange, Wall-st., in the City of New-York, on or before the 1st day of May next.—Dated New-York, Oct. 22, 1857.

o23-law6mF* ROBT. DINWIDDIE, Executor.

IN PURSUANCE OF AN ORDER OF RODMAN B. DAWSON, Esq., Surrogate of the County of Kings, notice is hereby given, according to law, to all persons having claims against DAVID B. THORP, late of the city of Brooklyn, deceased, that they are required to exhibit the same, with the vouchers thereof, to the subscriber, the administrator, at his office, No. 111 Nassau-street, in the City of New-York, on or before the 27th day of April next.—Dated Oct. 20, 1857.

o23-law6mF* WILLIAM B. SMITH, Administrator.

IN PURSUANCE OF AN ORDER OF THE Surrogate of the County of New-York, notice is hereby given to all persons having claims against EPHRAIM TREADWELL, late of the City of New-York, deceased, to present the same with vouchers thereof to the subscribers, at their office, No. 104 Warren-street, in the City of New-York, on or before the 9th day of February next.—Dated New-York, Aug. 6, 1857.

WILLIAM E. TREADWELL, } Executors.
WILLIAM HUSTACE, }
au7-law6mF*

IN PURSUANCE OF AN ORDER OF RODMAN B. DAWSON, Esq., Surrogate of the County of Kings, notice is hereby given, according to law, to all persons having claims against JACOB C. WEEKS, late of the City of Brooklyn, deceased, that they are required to exhibit the same, with the vouchers thereof, to the subscriber, the administratrix, at her residence, No. 321 Pearl-street, in the City of Brooklyn, on or before the 23d day of November next.—Dated May 5, 1857.

CATHARINE V. WEEKS, Administratrix.
my22-law6mF*

IN PURSUANCE OF AN ORDER OF THE Surrogate of the County of New-York, notice is hereby given to all persons having claims against JAMES G. DALE, late of the City of New-York, Merchant, deceased, to present the same with vouchers thereof to the subscriber, at his store, Nos. 346 and 348 Broadway, in the City of New-York, on or before the first day of April next.—Dated New-York, Sept. 28, 1857. JOHN A. APPLETON,
o2-law6mF* Executor.

IN PURSUANCE OF AN ORDER OF THE Surrogate of the County of New-York, notice is hereby given to all persons having claims against WILLIAM C. BUCKLEY, late of the City of New York, carman, deceased, to present the same with vouchers thereof to the subscriber, at the office of Robt. Benner, No. 75 Nassau-street, in the City of New York, on or before the 6th day of April next.—Dated New-York, Sept. 30, 1857.

MARY H. BUCKLEY,
o2-law6mF* Administratrix.

IN PURSUANCE OF AN ORDER OF ALEXANDER W. BRADFORD, Esq., Surrogate of the County of New-York, notice is hereby given, according to law, to all persons having claims against DAVID TRAITEL, late of the City of New-York, deceased, that they are required to exhibit the same, with the vouchers thereof, to the undersigned, the administratrix, at the office of P. J. Joachimssen, Esq., No. 118 Nassau-street, in the City of New-York, on or before the 23d day of December next.—Dated June 18, 1857. SARAH TRAITEL,
je19-law6mF* Administratrix.

IN PURSUANCE OF AN ORDER OF THE Surrogate of the County of New-York, notice is hereby given to all persons having claims against LEFFERTS G. COLES, late of the City of New-York, deceased, to present the same with vouchers thereof to the subscriber, at his office, No. 192 Broadway, in the City of New-York, on or before the 10th day of May next.—Dated New-York, Nov. 5, 1857. W. K. THORN,
n6-law6mF* Executor, &c., of L. G. Coles.

IN PURSUANCE OF AN ORDER OF THE Surrogate of the County of New-York, notice is hereby given to all persons having claims against THOMAS THOMAS, late of the City of New-York, deceased, to present the same with vouchers thereof to the subscribers, at the office of AUGUSTUS THOMAS, No. 183 Broadway, in the City of New-York, on or before the 18th day of February next.—Dated New-York, Aug. 12, 1857.

AUGUSTUS THOMAS,
RICHARD J. LARCOMBE,
au14-law6mF* Surviving Executors.

IN PURSUANCE OF AN ORDER OF THE Surrogate of the County of New-York, notice is hereby given to all persons having claims against SAMUEL B. PHILLIPS, late of the City of New-York, deceased, to present the same with vouchers thereof to the subscriber, at the office of William S. Hascall, No. 237 Broadway, in the City of New-York, on or before the 19th day of April next.—Dated New-York, Oct. 16, 1857.

o16-law6mF* CHAS. JOHNSON, Executor.

HORSES AND CARRIAGES.

BARRICCINE FOR SALE.—AN ELEGANT two-wheeled, four seated carriage and harness, made in Florence, the only one ever imported into this country; new and in perfect order. To be seen at

WOOD, BROTHERS, No. 410 Broadway.

FOR SALE—A PAIR OF MATCHED HORSES; trot in three minutes together, and perfectly sound; also, buggy, harness and robes. Inquire of P. CLARK, Metropolitan Stables, corner Prince and Crosby sts.

FOR SALE.—ONE PAIR VERY STYLISH COACH horses, sold for want of use. Also, harness and barouche. Inquire Metropolitan Stables, for three days, corner Prince and Crosby sts.

IRON AND HARDWARE.

BUCK SHOT, DROP SHOT AND BAR LEAD.—Our tower being now in full operation, we are enabled to furnish the above articles in any quantity.

We call especial attention to the quality and extra sizes of our manufacture. We warrant the contents of the bags to be the same as the samples shown—equal to the best, and superior to any offered in this market.

TATHAM & BROTHERS, No. 82 Beekman-st.

FURNITURE.

ENAMELED CHAMBER FURNITURE.—New and beautiful styles of enameled, solid oak and grained chamber furniture. Housekeepers in want of these cheap and fashionable styles of Bedroom Furniture, will find an extensive assortment at H. F. FARRINGTON'S Warerooms, No. 368 Canal-st., opposite Wooster-st., New-York.

LATEST INTELLIGENCE

By Telegraph to the New-York Times.

Magnetic Telegraph Co.'s Offices—No. 43 Wall-st., and 161 Broadway.

IMPORTANT FROM WASHINGTON.

Discussion of Kansas Affairs by the President and Governor Walker.

Total Disagreement Relative to the Kansas Constitution.

PROBABLE DIVISION IN THE DEMOCRATIC PARTY.

The Administration and Central American Affairs.

Special Dispatch to the New-York Times.

WASHINGTON, Thursday, Nov. 26.

Governor WALKER had a long and very friendly interview with the President to-day. They discussed Kansas affairs at length, especially relative to the propriety of sustaining the action of the Constitutional Convention in not referring the entire instrument to the people. The distinguished gentlemen, though differing radically, parted friends, appointing another interview for the discussion of the same subject.

Some of their mutual friends hope for the ultimate reconciliation of their views, but the hope is fallacious. Their differences are too radical for compromise. Open hostility is inevitable, involving a split of the National Democracy—WALKER heading the Conservatives, and BUCHANAN the Fire-Eaters.

The Governor's opinion of the Constitution is not founded on the Slavery clause, which is alone partially submitted, but on the refusal of the Convention to permit the people to vote against as well as for the Constitution. He regards this as a violation of the Federal Constitution, of the Nebraska-Kansas bill, of popular sovereignty, and of the right of self-government.

The President insists that, as the Constitutional Convention was authorized by Congress, he is bound to sustain its action, whatever it may be, while WALKER holds that the application of his doctrine to sustain the refusal to submit the entire Constitution to the popular vote, amounts to a simple assertion of the right of Congress to force any Constitution on the Territory, instead of leaving the people to decide for themselves; for it is notorious that the people of Kansas would reject this instrument if they had the opportunity. He states that the Constitution was signed by only forty-three out of sixty members of the Convention—those refusing being Conservatives. The great majority even of the Pro-Slavery men denounced the action of the Convention as an outrageous and unendurable usurpation. Those in the Territory who support the Convention are believed to comprise a ridiculously small number, and vast numbers who never acted with the Free-State men will refuse to participate in the December election.

Governor WALKER has never yet seen the Constitution, and nobody outside knows what it is. All efforts of the Governor to obtain a copy failed. The Committee having it in charge may make it whatever they choose, without any popular check. There is reason to fear that its signers will be driven out of the Territory, that it will be considered spurious, and that the State Government never can be set in operation under it unless by the Federal arms.

Governor WALKER declares that he cannot acquiesce in the action of the Convention without violating every pledge he ever gave, and sacrificing his honest convictions to make himself infamous.

If resistance is made to the establishment of the State Government, the President will necessarily call upon the Governor of the Territory to exercise force to put it down. This, with his sentiments, WALKER cannot do, and will not—nor will he resign.

If the President considers it his duty to force the Constitution, directly contrary to the spirit of the Kansas-Nebraska Act, in support of which WALKER risked his political future at the solicitation of the Executive, depend upon it the President will be compelled to assume the responsibility of removing the Governor.

The effect of all this, if the President persists, will be that the Executive will find himself in a minority in both houses of Congress, for WALKER will be sustained by a decided majority in each. He cannot be thrown out of the Democratic Party, as were REEDER and SHANNON.

It has been suggested of late that the Administration will insist upon an abrogation of the Clayton-Bulwer Treaty, instead of agreeing to a satisfactory interpretation of the instrument. This is a mistake.

Mr. BUCHANAN, when Minister at London, only eighteen months ago, repeatedly insisted that the Convention should be observed according to its simple American interpretation, which he held to be that neither Great Britain nor the United States should hold any territorial possessions there, or occupy, colonize, fortify or exercise dominion over any part of the five States comprising political "Central America."

If the recent significant articles of the London *Times* and *Post* foreshadow the present policy of the Government of England, and are to be understood as indicating its readiness to accept this interpretation and act upon it in good faith, the President will close the negotiation upon those terms without an hour's delay. This I am enabled to state upon high authority. Anything short of this cannot be accepted by the American Government, and will not be under any circumstances.

Señor ESCALANTE's mission to the United States is not deemed of any practical importance, the treaty with YRISSARI having ignored Costa Rica's right to a controlling voice in the matter of the Nicaragua Transit route, and bound the United States to resist any attempt on her part to exert such presumed right.

Senator GWIN, early in the session of Congress, will introduce a bill to create the Territorial Government of Arizona, but probably under the name of "Colorado." He will not make a similar move with reference to the creation of the Territorial Government of Sierra, for the reason that a part of the country proposed to be incorporated in the new Territory now belongs to the State of California, which has given no official indication of her will, upon which her Senator can propose to cede away her jurisdiction. If the Legislature of California shall indicate an approval of such an arrangement as is anticipated, there will be no difficulty in accomplishing it.

Advices from Louisiana indicate that Senator BENJAMIN's chances of reëlection are diminishing, for the reason that the Democrats of the western part of the State insist upon having a Senator from among their own number. This seems but fair, as the Eastern part of Louisiana is in the hands of the Americans, and the Democratic character of the State is due entirely to the West. S.

[FROM THE REPORTER FOR THE ASSOCIATED PRESS.]

WASHINGTON, Thursday, Nov. 26.

Gov. WALKER had a conference to-day with the President, during three hours, relative to Kansas affairs.

The day has been generally observed as a holiday, and unusual quiet and good order have prevailed.

Fire in Philadelphia.

PHILADELPHIA, Thursday, Nov. 26.

This morning the extensive lithographic establishment of Messrs. WAGNER & MACGUIGAN, situated in Franklin-place, near Chesnut-street, was destroyed by fire.

The Franklin House and other neighboring properties were slightly damaged. The loss is $40,000, &c.; there is a partial insurance.

Thanksgiving in Boston.

BOSTON, Thursday, Nov. 26.

Thanksgiving was observed here to-day in the manner and spirit which has always marked it as a special religious and festive occasion.

The weather is cool and pleasant.

Thanksgiving in Philadelphia.

PHILADELPHIA, Thursday, Nov. 26.

Nearly all the stores and other places of business have been closed to-day. The weather has been clear and cold, and the streets and places of amusement are thronged.

Thanksgiving in Georgia.

AUGUSTA, Thursday, Nov. 26.

The day has been very generally observed here and throughout the State as a holiday.

Presidency of South Carolina College.

COLUMBIA, Thursday, Nov. 26.

The Trustees of South Carolina College have elected A. B. LONGSTREET President of the institution.

Letter from Colonel Benton.

From the Lexington Observer.

WASHINGTON, Sunday, Nov. 1, 1857.

To George Robertson, Esq., Ex-Chief Justice, &c., Lexington, Ky.:

MY DEAR SIR: I have read with infinite gratification your publication in the *National Intelligencer* on the decision of the Supreme Court on the Missouri Compromise act, and concur with you most heartily, as you will soon see in the sixth volume of the *Abridgment of the Debates of Congress*, now in the press, (the Messrs. APPLETON, of New-York;) and also in an "Examination" which I have made of the same branch of the decision in a thin octavo of 200 pages, likewise now in the same press, and quickly to appear. This decision—that part of it which relates to the nullity of the Compromise act, and to the self-extension of the Constitution to Territories—is the heaviest political blow that ever fell upon my heart, and left me in a state of total impossibility of remaining silent under it. I view it as you do—as dreadfully wrong in itself, and entirely extrajudicial, and of no more weight than the opinion of any half-dozen equally-respectable citizens coming to the same conclusion, (in much part,) upon inconsistent, incompatible, and contradictory reasons. That compromise act was a political enactment, made by the political power, for political reasons, and these reasons among the largest that ever influenced human legislation—no less than to reconcile a divided and distracted country, and to prevent our sacred Union from splitting asunder. As such political enactment the Court had no right to judge it; even if the question had come fairly before it—which it did not; for the Judiciary cannot judge political questions, neither of right nor in fact; for these questions depend upon considerations of policy which the judiciary cannot touch, and not upon the interpretation of phrases, to which the Court is confined. The same of the self-extension of the Constitution to Territories: it was a political question as to what that Constitution should extend; and it was limited by its own words to States; and has been so acted upon by every Congress, and by all authorities, (State and Federal, Legislative, Executive, and Judicial,) from the commencement of the Federal Government to the present day. And I venture the assertion that there has not been one single member of Congress, in the seventy years in which Congresses have been held, who has not voted for objects in the Territories (local internal improvements, for example) which they would not vote for in a State; and upon the express ground that the Constitution did not extend to Territories. The ordinance of 1787 was the Territorial Constitution, given to Territories as a sovereign gives a charter to his subjects; and as such was made in concert with the Constitution, as you well say, and indispensable to the formation of the Constitution; and as such was provided for—doubly provided for—in the new Government; first, by the clause in the Constitution which devolves all the "engagements" of the Congress of the Confederation upon the new Federal Congress; and, secondly, by the act of the new Congress of Aug. 7, 1789—the eighth act passed by the first Congress under WASHINGTON—adapting that ordinance to the new Constitution, and adopting it in every word which it contained as a law of the new Government.

You will see in the Abridged Debates (the notes as well as the text) that full justice is done to yourself, and to all the patriotic men who acted with you in that great measure of reconciliation and pacification; and also in my "Examination" of the Court's opinion—that part of it which I deem political and extrajudicial, and *obiter dicta*. As for what concerned the individuals before the Court as parties in the record, I have nothing to say. That part was judicial; and, whether rightfully or wrongfully gotten hold of and decided, I let it alone, for it was the decision of the tribunal of highest resort; and the peace and good order of society require all questions of personal rights to be settled and done with. But in this political decision, in which the Supreme Court acted upon a question beyond its jurisdiction, and lugged it in as a tail to a question of negro freedom, and in which it decided upon a view of the Constitution which had no more to do with it than the adventures of Robinson Crusoe, and then reversed the action of the Government for seventy years, and made a new constitution in all that relates to Territorial legislation: in such case I have felt it to be my duty, as one of the few survivors of the old school, to raise my voice against it, and to appeal to the candid intelligence of my fellow-citizens to come to the defence of our Constitution, such as our fathers made it, and as it was administered for two generations.

I mean what I say, when I say the Supreme Court had as well been looking into *Robinson Crusoe* as looking into the Constitution of the United States to find the power of Congress to legislate for Territories; for it is not there, but in the ordinance of '87, adopted by the Constitution and by the first Congress under Washington, and in their right as sovereign proprietors, having the right to acquire, and become their duty under the State cession acts and under the treaties of cession. The "needful rules and regulation-clause," as the Court said, gave no power to govern the Territories; it only applied to property, and that the property of the United States—its territory, *id est*, land, and in other property, *id est*, personal estate. It conferred no powers of Government, and that for the reason known to everybody at the time, and to nobody (hardly) now, *videlicet*: because the Government of the Territories was provided for in another place—namely, in the ordinance of 1787, and protected by a clause in the Constitution, and adopted by Congress Aug. 7, 1789, and in the right of sovereign proprietors. The Court looked in the wrong place to find the power of Congress to legislate for Territories.

I was breaking down under the appalling attack which fell upon me when I was writing the "Examination," and had to leave some heads unfinished, and also to add some part after I had given up this world. My physician, Dr. MAY, saw with astonishment that I rose from what he knew I considered the bed of death, (and which he feared to be so,) and went to my table and wrote. I was adding something to the "Examination," and could hardly refrain from a postscript: "This is my political testament, written with a dying hand." Well! I did not die, but I have to; and will die upon the truth and justice of what I wrote.

Among the heads sketched, but not filled up, are the Florida Territorial transactions of 1821, in which Gov. JACKSON, commissioned with the power of a Captain General and Intendant of Cuba, under an act of Congress continuing temporarily the Spanish system of Government in that Territory, and in which he found occasion to act up to the letter of that law and commission, uniting in himself the supreme, civil, military, executive and judicial functions, using the military for his arm, and his own *fiat* for authority, sending Gov. CALLAVA to the calaboose, and having Judge FROMENTIN brought before him at the point of the bayonet, for issuing a writ of *habeas corpus* in behalf of the imprisoned Governor; and laying divers others by the heels for complicity in CALLAVA's fault, to wit, refusing to deliver up, and intending to carry off judicial records, on which depended redress to orphan children, who had been despoiled of their father's property for fifteen years, and all which actings and doings of Gov. JACKSON, exercising over Florida the powers of a Captain-General and Intendant of Cuba, were approved expressly by the Monroe Administration, (and you know who composed that Administration,) and impliedly sanctioned by each House of Congress in their refusal to act upon the complaints of the incarcerated officers, and all upon the ground that the Constitution of the United States did not extend to a Territory, and that no act of Congress had carried into Florida any of its provisions, any *habeas corpus* act, any jury trial, or any warrant, general or special, or any security against seizure of persons, search of houses, or capture of papers and effects. This head, growing out of the transactions in Florida, so recent in date, and so up to the exigency of our argument, was merely named and sketched in the "Examination," but afterwards well developed in the forthcoming sixth volume of the Abridgment.

In the same "Examination" will be seen the manner in which the act abrogating the Missouri Compromise was passed, and the objects for which it was passed, and of which it was only the first step and the entering wedge; whereof the good people of the United States are at present profoundly ignorant; telegraph reporting has about killed all popular knowledge of Congress proceedings, confining their report to *results*, too brief and meagre to show how Congress acts; and yet this is almost the only report of Congress doings which the people will read in this go-a-head age of steam and electricity.

It is a long time since we saw each other; and what is called politics have sadly run down since that time, and especially in the last Presidential term, presenting but little for the attraction of any man who has nothing but the public good in view: but here is a question of a new kind, national and elevated, on which all who are for the Constitution as our fathers made it, and as they administered it in their day and generation, and as the next generation administered it, (and that without distinction of party or default of a man,) may come together and stand. For one, I can give no political aid or comfort to any man or party, in any future election, who shall uphold the opinion of the Supreme Court in declaring the nullity of the Missouri Compromise; and in decreeing the self-extension of the Constitution of Territories, carrying Slavery with it, and preventing Congress and the people of the Territory from saying yea or nay to its introduction or repulsion.

I am now well recovered, and working as usual, and expect to finish the Abridgment next Summer, and then to add another volume to the two of the *Thirty Years' View*, bringing it down to 1860, if I live that long; at all events to the time of the Pierce Administration, if we must call by his name an Administration in which he was inoperative, and in which nullifiers, disunionists and renegades used his name and his power for their own audacious and criminal purposes. Respectfully, THOS. H. BENTON.

NEW-YORK CITY.

SERIOUS BURNING.—Mrs. WEBBER and two children, residing in Fifty-second-street near Eighth-avenue, were seriously burned on Wednesday evening, by the explosion of a can of burning fluid, which took place while Mrs WEBBER was filling a lighted lamp. Two officers of the Twenty-second Ward heard the screams of the sufferers and saved their lives by tearing their clothing from them. One of the children is not expected, however, to live.

JULIA BRINKERHOFF, a colored woman, residing at No. 230 East Tenth-street, was severely burned on Wednesday night, by her clothes catching fire from the stove. She was sent to Bellevue Hospital, but refused admittance on account of her color. She was then taken to the City Hospital and admitted.

FATAL OMNIBUS CASUALTY.—STEPHEN RILEY, a boy residing with his parents at No. 70 Third-avenue, was run over yesterday in the Bowery, near Tenth-street, by one of the Bull Head line omnibuses and so severely injured that he died a few minutes afterwards. He was trying to avoid being run over by a drove of cattle when he stumbled under the feet of the horses attached to the omnibus. The driver immediately reported the accident at the Seventeenth Ward Station-house and was detained to await the result of the Coroner's Inquest, which will be held to-day.

Police Intelligence.

A DARING THEFT.—A young Irishman, giving his name as John Dunn, in company with two young scapegraces, went, on Wednesday afternoon, into a clothing store in Eighth-avenue and pretended that he wanted to purchase a coat. He got on a coat, at length, that suited him, and made a rush from the store. Officer Murphy, of the Twenty-second Ward, overhauled him and recovered the coat. Yesterday Justice FLANDREAU committed the daring scamp to answer.

SNATCHING A CLOAK.—As Mr. Elias Combe was passing up Seventh-avenue, at a late hour Wednesday night, an Irish shoemaker named Barney Carr snatched his cloak from his shoulders and ran off with it. Mr. Combe started after the thief, but he dodged into a rear house in Forty-second-street, where he was afterwards found by a policeman, and the cloak recovered. Carr was committed to answer.

Fires.

IN CLIFF-STREET.—At a few minutes before 3 o'clock, yesterday morning, a fire broke out in the brush and bellows factory of DANIEL BERRIEN, Jr., No. 94 Cliff-street. The whole of the interior of the building and stock was burned. The firemen were promptly on the ground, but owing to the slate peak upon the roof they were unable to bring the water to bear upon the fire, until the cross beams were burnt in two. Mr. BERRIEN states his loss as about $4,500, which is covered by insurance in the United States Insurance Company. The building was owned by the Orphan Asylum, and is damaged about $3,000, which is covered by insurance. The fire is supposed to be the work of an incendiary.

IN LAURENS-STREET.—About 5 o'clock P. M. on Wednesday, a fire caught in the bakery of Mr. BOURDON, No. 18 Laurens-street, by the flue being out of order. The loss on the building was about $100, and on stock $50. Fully insured in the New-York Fire and Marine Insurance Company.

IN CANAL-STREET.—A few minutes after 12 o'clock yesterday morning, a fire broke out in the millinery store of Mrs. GAY, No. 373 Canal-street. The fire was extinguished with a few pails of water. Damage trifling.

Coroner's Inquest.

RUN OVER BY A BAKER'S CART.—Coroner PERRY held an inquest, yesterday, at the Tenth Ward Station, on the body of Mrs. ELEANOR RITTER, who died from the effects of being run over by a baker's cart on Tuesday, as reported in Wednesday's TIMES. The evidence showed that FRANCIS RILEY, the driver of the cart, was to blame, and Justice WOOD held him in $1,000 bail to answer. Deceased was 68 years of age, and the widow of the late CHRISTIAN RITTER.

[Advertisement.]

FREDRICK'S TEMPLE OF ART,
Opposite Metropolitan Hotel.
Ladies entrance, Gentlemen's entrance,
No. 587 Broadway. No. 585 Broadway.

Photographs, Hallotypes, Daguerreotypes and Ambrotypes. Prices and pictures warranted satisfactory. A visit and examination of the productions of this magnificent establishment is respectfully solicited.

[Advertisement.]

DYSPEPSIA, DROPSY, GRAVEL, GOUT AND RHEUMATISM.

WOLFE's Schiedam Aromatic Schnapps is recommended by the medical faculty for the above complaints, put up in quart and pint bottles, for sale by all druggists and grocers.

UDOLPHO WOLFE,
Sole Importer, No. 22 Beaver-street.

[Advertisement.]

MURRAY & LANMAN'S FLORIDA WATER—Rivals with success the most exquisite of the French extracts in durability, floral excellence and revivifying properties. As a cosmetic it may be used with a certainty of removing all irritations of the skin. Sold by D. T. LANMAN & Co., wholesale druggists, No. 69 Water-street, and by all druggists, at 50 cents per bottle.

[Advertisement.]

HERRING'S PATENT CHAMPION FIRE-PROOF SAFES.—Nos. 135, 137 and 139 Water-street, and No. 251 Broadway, corner Murray-street, New-York.

LONG ISLAND.

THANKSGIVING DAY IN BROOKLYN—ACCIDENTS.—This day was generally observed in Brooklyn, in obedience to the request of the Executive. Most of the places of business were closed, and many of the churches were open. There was nothing occurred in the streets to relieve the monotony of the day.

A man while playing ball in Washington Park had his kneepan broken by the ball coming against it with great violence. He was taken in charge by the Fourth Precinct Police and conducted home.

Mr. DANIEL TREADWELL, of the County Clerk's Office, while skating on Nolan's Pond, Ninth Ward, fell and fractured one of his arms.

NEW-JERSEY.

SUICIDE IN HOBOKEN.—Mrs. POND, a lady about 35 years of age, wife of CHARLES Z. POND, one of the proprietors of the Atlantic Hotel, at Hoboken, committed suicide on Tuesday night, by taking arsenic. When it became known to the members of the family that she had taken poison, medical aid was immediately summoned, but it was found too late to save her life. The Rev. ANTOINE CUVAN was then sent for and administered the rites of the church previous to her decease. She seemed desirous of leaving the world, and parted with her husband and friends with calmness and composure. Justice WHITTLEY on Wednesday summoned a jury and held an inquest on the body. It appeared in the evidence that deceased had been subject to fits of melancholy which had been recently aggravated by physical disorganization, and had in consequence become tired of life. The verdict of the jury was that she had voluntarily taken arsenic to terminate her existence. Her remains were yesterday taken to Vermont, to be deposited in the family vault.

DISMISSAL OF HOBOKEN WATER COMMISSIONERS.—The trial of Messrs. CHARLES, CLINTON and IRELAND, members of the Hoboken Board of Water Commissioners, for alleged mal-administration in office, which has been for some time in progress before the Hoboken Council, was concluded on Wednesday evening, and resulted in a dismissal of the Commissioners by that body. The charges brought against the Commissioners were nine in number, prominent among which were: the making of an injudicious contract with Jersey City; non-compliance with the law in advertising for proposals for laying pipe and introducing the water; and refusing to allow one of the Commissioners, who had been elected by the Council to fill a vacancy, to participate in their proceedings. The vote upon which they were dismissed was:

AYES—Councilmen Wilson, White, Chamberlain and Allison.

NAYS—Councilmen Van Mater and Bampton.

After the rendition of judgment, PHILIP MULFORD, Esq., Counsel for the Commissioners, appeared before the Council, and gave notice that he should make immediate application to the Supreme Court of the State for a writ of *certiorari* to remove the case before that bench, and he yesterday went to Trenton for that purpose.

THANKSGIVING IN JERSEY CITY AND HOBOKEN. There was an almost entire suspension of business in these places yesterday, and services were held in most of the churches in the morning. A large number of target companies from New-York visited Hoboken, and martial music was almost incessant from morning till night.

COMMERCIAL AFFAIRS.

THURSDAY, Nov. 26—P. M.

The day was kept as a close holiday on the Merchants', Corn and Stock Exchanges. The steamer *Vanderbilt*, from Southampton Saturday, Nov. 14, arrived at an early hour this morning, with the full details of and newspaper comments on the Money panic in England and Scotland, which resulted in the suspension of the penalties of the Bank Charter, and the subsequent effect on the markets. We have devoted a considerable space to these accounts on another page of this paper. It will be noticed that the views of the leading London journal, both before and after the crisis, were strongly against the policy of interfering with the Bank Charter, except as a last necessity, and such necessity the financial writer insists ought not to have been brought upon the only banking establishment in the Kingdom whose conduct had been consistent and conservative, as well as liberal, throughout the trouble, and whose management is in no wise responsible for the over-trading and over-banking which brought about the humiliating alternative of Government interference with the Charter. It is pretty plainly intimated that the Joint-Stock Banks and Discount Companies ought to have met the difficulty, as they had mainly lent the enormous facilities which brought it about, *by their own suspension of payments*, (upon the deficits and accounts current in their charge,) for 90 days, issuing in the meantime, their obligations at 9 ₱ cent. per annum to such dealers as desired to use their money in this way.

But wherever the responsibility ought in fairness properly to have rested, it is quite certain that the remedy devolved at last upon the Bank of England and the Government. That great establishment, in one sense, paid the penalty of its own liberality or high sense of public duty by so nearly exhausting the resources of its banking department as to render the intervention of the Government a last necessity. We intimated yesterday that the Bank return of the 11th November, the day of the panic, would probably, when received here, show the establishment as nearly run down as the New-York banks were on the 13th October. That return is now in hand. It appears that instead of half a million, as estimated, more than *a million sterling in Gold was sent to the aid of the Scotch and Irish banks*, between the 4th and 11th November, principally on the 9th and 10th. The Bank, nevertheless, during the week, left no means unemployed to relieve the pressure for discount accommodation. The mercantile line was expanded £3,485,202, or about seventeen millions dollars; further sales of Government stock were made to the extent of £675,276; the whole increase of the public and private deposits was at once employed in discounting for the relief of pressing applicants at the bank, and the Bank Note reserve was run down to the unprecedentedly small remainder of £957,710, or less than five millions dollars! Liberality could go no further, and without waiting any communication from the Bank on the subject, the Government suspended the restriction on the Bank Note issue. This act, however, does not render any part of the issue, old or new, irredeemable, so long as the Bullion in the issue department, amounting on the return of Nov. 11 to £6,666,065 sterling, holds out. Should the expansion of the currency, now authorized, have the effect to exhaust this Bullion reserve, hereafter a second order in Council, or an act of Parliament, would be rendered necessary to authorize the non-payment of Specie altogether. No such result, however, is anticipated. About £780,000 sterling in Gold was reported near at hand from Australia, and as the export demand had ceased, and the run upon the Scotch and Irish banks had been arrested, this large sum, with others returned from the country, would probably soon go into the Bank. It is not yet certain, indeed, that the Bank will be compelled to avail of the authority granted by the Treasury Letter of Lord PALMERSTON and the Chancellor of the Exchequer. It may be that the simple publication of such authority will so far strengthen the Bullion in the Issue Department as to supply the Banking Bureau with an adequate supply of Notes within the charter.

It is announced that the City of Glasgow Bank is ready to resume business, on the reasonable forbearance of the depositors; the condition of the concern being one of undoubted solvency.

The latest quotations of American Railway Stocks in London show a final improvement on the advices by the *Atlantic*. The *Daily News* of Saturday says that Illinois Central shares were in demand and firmer. The sales of New-York Central are also 1@1½ ₱ cent. higher.

The Bank of France lost over seven millions of dollars in Gold from the October to the November monthly report, the reserve being down to something near the same figure as the Bank of England. The discount rate is raised to 10 ₱ cent., but the French Funds keep steady, nevertheless.

The Cotton market at Liverpool, on Friday, 13th, recovered nearly a penny on the extreme decline of the early part of the week, and left off firm. Breadstuffs steady.

The fresh failures announced by the *Vanderbilt*, though mostly attributed to the American panic, are not of general importance to this side. The firm of CODDINGTON & Co., in the Iron trade, has a New-York connection of the same name. A statement of the affairs of DRAND & Co., the London correspondents of Messrs. GARNER, of this City, will be found among our foreign extracts.

An Appeal to Railroad Stockholders.

To the Editor of the New-York Times:

Judging from the many communications which have appeared in the columns of this and other papers in all parts of the country during the last few months, as well as from the public discussions and individual opinions everywhere freely expressed, an almost universal and deep-seated sentiment now prevails in favor of an essential reformation in the management of our railroad (and some other) corporations.

Many very sensible ideas have been advanced, both in regard to the existing evils and their appropriate remedies. In addition to the causes of complaint, heretofore named, and generally conceded, are the furnishing materials and supplies by members of the Board, transporting freight at reduced rates, and speculating in the securities of the Company by its officers and managers and their friends, and in various other ways using their positions as means to promote their private interests at the expense of the stockholders.

This list of existing evils might be extended to an almost indefinite length—but the great difficulty is not so much in exposing the existing evils, or in suggesting an efficient remedy for them, as in applying the cure when discovered.

As in regard to many other maladies, "prevention is better than cure."

In reference to both these points, (viz., the evils and their remedy,) the first and greatest obstacles to be encountered are the indifference and timidity of stockholders themselves. There appears to be a general impression on the part of many, that their associates are more interested than *they*, and that the *other* stockholders will, of course, take care of their property; while others are restrained from taking any part in the annual elections, and from making any investigations into the affairs of the Company, from the fear of giving offence to their friends in the Board of Managers.

So long as such sentiments so generally prevail, it is both foolish and vain to expect any favorable change, and unjust to make any further complaints.

Too much reliance has also hitherto been placed upon future investigations. The same obstacles which have heretofore prevented stockholders exercising a proper scrutiny and supervision of their managers, exists in a tenfold degree to defeat a rigid examination, and an honest and faithful report on the part of an "Investigating Committee."

The effectual and conscientious discharge of such duties requires more time than competent men are willing to bestow upon the subject, and more moral courage than but few are found to possess. The past history of such investigations affords no ground of hope for any favorable results from such means.

In considering this subject, it should be constantly kept in mind, that railroad managers, like all other men, are fallible, and liable to be overcome by temptations—and the more subject to this latter infirmity, by reason of the many strong inducements with which they are surrounded, and which are peculiar to that particular business.

This danger is much enhanced by the usage (now regarded almost an established law) of considering themselves as a self-constituted and self-perpetuated body, not accountable to the stockholders, or amenable to any higher or other authority.

To interfere in an election is regarded as open hostility, to propose any reformation or investigation is stigmatized as a personal insult.

These things ought not so to be, nor is there any good reason for any such inferences.

The old adage that "An honest man will not object to be watched, and a rogue has no right to make such objection," has in it more good sense than poetry.

Here should be the starting point in the proposed reformation.

It is not necessary to assume that any officer, in any Company, has been dishonest—or even that he has been inefficient or careless.

Every stockholder should strenuously exercise his inherent right to choose for himself who shall act as trustee for the safe-keeping and good management of his property, and every other gentleman should cheerfully concede to him that privilege. The same duty and privilege should exist in regard to any inquiries or examinations he may desire to make. This common-sense proposition, which is acknowledged and practised in all ordinary departments of business, being granted, the reformation is half completed.

A few suggestions, in detail, for accomplishing some of the objects so fervently and generally desired, will now be submitted.

Preliminary to the adoption of any general system, let an informal meeting of stockholders of such companies as are about to hold their annual meetings be called for general consultation; the selection and nomination of suitable persons to fill the various offices, and the adoption of a general plan of operations at the ensuing meeting. Let each stockholder attend in person or by special proxy; at which meeting let the stockholders adopt a suitable code of by-laws for their own government and the general government of the Board and the principal officers, especially indicating their powers and privileges, and fixing the salaries of all the principal officers, who, as well as the managers, shall in all cases be elected by the stockholders.

Such powers are expressly given in many of the charters granted by the Legislature of Pennsylvania and some other States; and if such authority is not sufficiently implied in all cases, no time should be lost in obtaining the necessary enactments.

The "principal officers" above-named, should include a President, Vice-President, Treasurer, Secretary and Auditor; the last by no means the least important as an independent officer of the Company.

These By-laws should also provide for the appointment of at least two Standing Committees, viz.: An Executive and Finance Committee, to consist of at least three members each—the former to advise with and assist the President, and in the intervals of the meetings of the Board, to "authorize" and "approve" his acts; and the latter to exercise the same functions in regard to the Treasurer, and to "approve" all bills before being paid, the same having first been audited and "certified" by the auditor. If necessary to secure the faithful services of these Committees, provide for the payment to them of a suitable salary; it will prove an economical expenditure.

Provide in your By-laws that no certificates, bonds, or other securities, nor any checks, notes, acceptances or other evidences of indebtedness shall ever be signed in blank, and let the former always be countersigned by your Auditor in addition to the signatures of your two principal officers. Let all checks for an amount of more than one hundred dollars be countersigned by your President or one of the Finance Committee, and be drawn to the order of the party to whom the payment is due. It is true, these measures will be attended with some inconvenience, but security and profit to the stockholders are the principal objects aimed at in this proposition. The ease and comfort of the officers, and the convenience of the stock-jobbers and the "grateful public," have been sufficiently cared for in times past.

Let your by-laws limit your floating debt; interdict all dinners and excursions at the Company's expense; prohibit the issue of all free passes, as well as the more important evil of purchasing materials and supplies of any officer of the Company or their relatives, either directly or indirectly.

Provide, also, that no branch or connecting road shall be constructed or leased, no subscription to the new stock or bonds of any other Company be made, and no construction account be opened without the approval of the stockholders at some general meeting to be regularly called, and let it be especially made the duty of the Secretary to call a meeting of the stockholders at any time, on the written request of any ten stockholders holding or representing stock amounting in the aggregate to one-tenth or one-eighth the whole amount of the capital of the Company.

Let the stockholders retain in their own hands their very appropriate right to decide upon the payment of all dividends; and to this end let your By-laws provide for quarterly or at least semi-annual meetings of the stockholders, at each of which meetings the Board shall present a full and particular statement of the affairs of the Company, "vouched" by the auditor, or an examining committee from among the stockholders, appointed at a previous meeting.

The advantages of these frequent meetings and free discussions of the affairs of the Company will be many and great, (and quite manifest, also, upon a little reflection,) not the least of which will be the development of much otherwise undiscovered talent, which may be made available in the future management of the affairs of the Company.

Many other important suggestions might be added, but enough have already been presented to show the necessity of some prompt action, and to test the question whether stockholders will come forward to the rescue of their property, and to the restoration of the character and credit of the vast railroad system of the United States—an interest which now amounts to nearly or quite a thousand millions of dollars, in comparison with which interest every other species of enterprise may well be denominated small.

Let this question be maturely considered and thoroughly discussed; the object is eminently worthy of all the attention that can be bestowed upon it, and the results will prove an ample compensation for all the time and efforts so expended; but let not stockholders any longer stand aloof and denounce "dishonest managers," and complain at the loss or depreciation of their property while they will not raise a finger or contribute a cent towards the application of so simple and effectual a remedy.

It is generally conceded, that with honest and efficient management, railroad investments, as a class, would prove as safe and remunerative as any other in our country. Shall they yield their legitimate returns? Stockholders! you must decide this question.

ONE OF THEM.

The State Debt of Missouri.

From the Missouri Republican.

The House of Representatives completed the good work which it commenced the day previous by taking up and passing the Railroad bill, as amended in the Senate. That amendment, it will be recollected, provided for a mill tax, and the issue of Revenue Bonds to meet interest that may accrue in January and July next, and some other amendments of a salutary character. Various amendments were proposed, but the only one of any importance that found favor with the House was one postponing the levying of the mill tax until January, 1859. As we have said, the bill makes ample provision for saving the credit of the State in any emergency, and thus a great point has been gained. It gives to the world assurance that no failure will take place in the payment of our interest, and must have the effect of appreciating our Bonds in the market.

With this termination of legislation on the subject at this session, we are well satisfied, and we are just as well satisfied that the people of the State of Missouri will, with still greater unanimity, approve and indorse the proposed mill tax. Outside of the Capitol we have never heard any opposition whatever to the levying of this tax. This subject has been discussed in the newspapers of the State and everywhere else; and, instead of the proposition being unpopular with the masses, the politicians may rest assured that it will be sustained by them. The county of St. Louis, paying a tax of seventy-five millions of dollars, will find no party in it willing to state its success on this issue. Nor will any such issue be made, except in counties paying little or no revenue into the Treasury, and we advise the politicians not to deceive themselves on this question. They will be beaten whenever it is made. The people have less fear of taxation for such a purpose than their representatives seem to have, and they will show it on the first opportunity.

The London Markets.

Per Africa. LONDON, Friday, Nov. 13, 1857—5 P. M.

Owing to the financial crisis, the cessation of business in almost all articles of our Colonial and Foreign PRODUCE markets has continued. On Monday the Bank of England raised its minimum rate of discount to 10 ₱ cent. ₱ annum; but the applications increased to such an extent that yesterday the Government sanctioned an unlimited issue of notes by that institution at a rate of interest not below 10 ₱ cent. for the excess, beyond the amount authorized by the Charter. This has given more ease and confidence, but there is still a demand at 10 ₱ cent. CONSOLS leave off 89⅛@89¼ for money, and 89¼@89⅞ account. Specie quotations are nominal. BAR SILVER, 5s. 1d. MEXICAN DOLLARS, 5s. ½d. DOUBLOONS, Spanish, 77s.; South American, 75s.

COCOA—Is 3s.@5s. lower. 168 bags Trinidad were mostly sold from 80s. for grey to 95s. for fine fine bright red; 97 bags Granada went from 80s. 6d.@81s. 6d. for fair red. 50 bags Bahia realized 80s.

COFFEE—Has receded in value. Of 564 casks, 607 bags plantation Ceylon publicly offered, only a small portion was placed at 57s. 6d.@60s. for low midling to midling, 54s.@56s. for fine to fine fine ordinary.

CORN—At Monday's market the supply of English Wheat was small, and the greater part was disposed of at the prices of that day week. For Foreign there was little inquiry; to-day there was hardly anything doing. The average quotation for English Wheat for the week ending 7th instant was 52s. 6d. on 91,319 qrs. returned.

COTTON—800 bales Surat changed hands at lower prices; ord. to mid., 4d.@4¾d.; good to fine, 5⅛d.@5⅝d.

HEMP—St. Petersburg Clean nominally £30.

In IRON, OILS, TURPENTINE, LINSEED, and LINSEED CAKE, nothing doing.

MOLASSES—40 puncheons Grenada have brought 15s.

RICE—The only transaction to report is a cargo of 6,800 bags Moulmein, on the spot, at 9s.

SALTPETRE—Neglected; 250 bags Bengal, 12¼ ₱ cent. refraction, have brought 40s.

SPICES—530 bags black Pepper were realized from 4¼d.@4½d. for fair Singapore; good bright Penang, 4⅜d.@4½d.; 158 bags Singapore white taken at 7⅜d.@8d. for ord. to fair. Ginger—200 bags rough Bengal fetched 19s.@19s. 6d. Pimento—120 bags fair quality were taken at 3⅜d.

SUGAR—The transactions have been extremely limited, and at a decline of about 2s. Of West India only 250 hhds. have been sold. 4,420 bags brown Mauritius were forced at 28s.@31s. 6d. for low to middling moist brown, (12s. 8d. duty,) and 34s. for low yellow, (12s. 8d. duty.) Privately, 2,200 bags low brown Mauritius sold at 28s.@30s.; 800 bags good bright yellow Gurpattah Date Bengal at 36s.@38s. 6d., and 600 to 800 bags Native Madras at 28s.@30s.; also, 600 boxes No. 11 Havana at 37s. 6d., and 350 boxes No. 11 Havana, to arrive from the United States, are reported at 36s., landed, duty paid. To-day the market shows a better feeling, with buyers at 3s. advance, and no sellers.

TEA—There was a rather better feeling in the market to-day. Common Congou 1s. ₱ lb., buyers. The finer kinds of Congou have declined about ½d. ₱ lb. from the highest point.

TIN—The price of English has been reduced 6s. ₱ cwt. Blocks 120s., Bars 121s.

TALLOW—St. Petersburg Y. C. 50s., nominal.

AMERICAN STOCKS.—Very little doing; few sellers or buyers. State Stocks are not offered for sale, and quotations nominal. Massachusetts 5s, 96½@98½; Maryland 5s, 88½@90½; Virginia 5s, 80; Pennsylvania 5s, 72, sellers; Bonds, 76. In Railroad Bonds, Pennsylvania 6s offered at 84; New-York Central 7s, 86@89; ditto 6s, 78; Illinois Central, 72; Shares 18 discount: Canada 6s, 108.

BARING, BROTHERS & CO.

Movements of Ocean Steamers.

Name.	Leave	For	Date.
FOR EUROPE.			
City of Washing'n	New-York	Liverpool	Nov. 28
North Star	New-York	Bremen	Nov. 28
Niagara	Boston	Liverpool	Dec. 2
Vanderbilt	New-York	Havre, &c.	Dec. 5
Atlantic	New-York	Liverpool	Dec. 9
Kangaroo	New-York	Liverpool	Dec. 10
Fulton	New-York	Havre	Dec. 12
FROM EUROPE.			
Antelope	Liverpool	Portland	Nov. 11
Vanderbilt	Havre	New-York	Nov. 14
Africa	Liverpool	New-York	Nov. 14
Kangaroo	Liverpool	New-York	Nov. 18
New-York	Glasgow	New-York	Nov. 18
Fulton	Southampton	New-York	Nov. 18
America	Liverpool	Boston	Nov. 21
Anglo-Saxon	Liverpool	Portland	Nov. 25
Baltic	Liverpool	New-York	Nov. 25

Passengers Arrived.

In steamship Vanderbilt, from Havre.—Mr. Broick, lady and 3 servants, Mr. Morris, lady and 2 servants, Miss Stagg, Mrs. M. J. Anderson, T. C. Ferris, lady, child and nurse, Mrs. Hargous, Miss Hemming, F. and George Henriques, L. Day, W. Woodman, Dr. Holton, lady and child, Dr. H. Brown and lady, McMiller King, Geo. King, C. Parsons, J. Hoog and lady, R. Cross and lady, A. Vail and lady, F. Crane and lady, A. Lowry, W. Reed, Francis Vantine, D. Kayt and lady, Miss M. Weber, J. Browne and lady, J. E. Lowery, A. Moses, J. Isaacs, lady and sister, C. Wercss and lady, C. Panuker and lady, T. C. Chavis, lady and 2 children, Miss Mozard, J. R. Chavis, lady and 2 children, H. Haywood and lady, Ezra McCogg, lady and 4 children, Mary Whiting, John Holmestead and daughter, Miss C. Isaacs, Miss C. Burtsell, W. Barton, C. Prienaro, L. Gamboville, G. Brennan, H. Seaton, John Shulton, C. Friendly and lady, L. Fox, J. Seller and lady, D. Giomi, W. Haas, Miss L. Pendleton, Miss A. Staples, Capt. G. Minner, C. Kirby, W. Lydeman and lady, A. Morton, H. Doolittle, A. Richards, E. W. Richards, lady and daughter, R. Pike, lady and 3 children, J. Alvez, J. Rogers, comedian, P. Davis, P. Charmer, George Jefferries, lady and 2 children, D. Wertenburger, lady and 2 children and nurse, F. Mortsett and daughter, H. Helmuth, W. Helmers and lady, A. Herze, 2 children and nurse, Jeannette Herze, 3 children and nurse, A. Robeson, lady, 3 children and nurse, Capt. Swift, J. Resingarten, C. Buckner, W. Woodward, T. Howersham and brother, J. Horsfield, L. Devoe, E. Horton, J. Pherson, A. Richards, C. Hunt, H. Ball, J. Allen, F. Anson, J. Austin, H. Holyoke, H. Deavenport, F. Henry, R. Jobson, C. Wearing, T. Bowning, A. Bastille, L. Brewster, G. Laining, G. Able, B. Wilson and lady, L. H. Hunt, M. Mosely, J. Boshard and lady, J. Maertin lady and child, Miss B. Dakin, B. Data, Miss N. Warnsford, Dr. Seymour, lady and child, W. Magrath, lady and 2 children, C. Woolram, R. Ogilby, E. De Belleville, W. King, E. Henshaw and lady, J. Hall, J. Howson and lady, E. Bonde, C. Bacon, Mary Diker and 3 children, J. Winnro, Mox Lafferty and lady, B. Rigton, A. Pellerrini, A. Rawson, S. Brenner, T. Dehapne, lady and child, Mme. Doro and child, Miss A. Clare, L. Coway, Miss Le Prince, Miss A. Gauvet, Miss Grantier, Mrs. Chapins and child, Miss Rebecca Bringle, Miss R. Crane, Miss L. Crane, C. McColin, A. Carner and lady, John King, E. Weddefield, F. Nichols, J. Burndestle, J. Werner, G. Perrin, C. Bosse, J. Levy and brother, A. Sanger, C. Littlefield, S. Lambey, W. Cook, W. Bire, R. Wilkinson, J. Stephensen, H. Follet, M. Ernst, M. Friendly, J. Cramer, F. Cross, John Cronck, H. Berger, P. Bosse, G. Fogerty, A. Ireland, E. Batchelder, F. Dursee, T. Tacco, J. Hurot, R. Murgas, F. Leverrant, F. Maygro, B. Mouneilo, Marie Alson, Mme. Schwartzer. Total, 286.

In steamship Africa, from Liverpool—Miss Wilks, H. Gonrst, E. Shuven and lady, Miss Henderson, Master E. Bridges, N. Richmond, Mrs. Argurtin and daughter, Miss Ward, Messrs. Holms, D. H. Graeff and lady, Mr. Wilkes, lady, 6 children and nurse, S. Garcia, Rosenfeld, Meslove, Gen. Cook, Dr. F. Cook, Prrmreiri, Barlow, H. Hudson, S. Chilbian, Argenlis and son, Killes, R. C. Cook, A. Du Perquies, C. Wilson, Graham, S. F. Alfenels, E. Sardin, Bridges, E. E. Clark, Alensen, Dr. Taylor, F. Fraser, Baron Von Gerolt, R. W. Hamilton, H. W. Walker, De la Causter, Wilson, Reignal, Alfaro Buck and lady, H. Hussan, Magee, P. Henderson, C. Warbury, V. Tseiaardt, Griving, Agnes S. Wish, Tapscott, West, Viscount Trecherd and servant, Mrs. Angeline Frechard, Serentzer and son, S. E. Ferna, N. Soholonki, Miss Dzerman, J. Robertsen, Mrs. Booth and child, J. Belker, D. Saska, J. C. Donnell, J. Stevens, C. Hill, R. Dawson and lady, C. S. Hyde, C. J. Hyde, Mr. Segman, M. M. More.

In steamship Jamestown, from Norfolk and Richmond—Henry Palmer, Col. J. L. Smith, U. S. A., Mrs. C. McKeever, Miss C. Knowles, S. D. Brain, A. Giaacheth, lady and 2 children, G. Parker, P. Torro, S. D. Gorman, Henry George, and 6 in the steerage. Also, 16 non-commissioned officers, U. S. A.

MINIATURE ALMANAC—THIS DAY.
Sun rises..... 7 00 | Sun sets..... 4 34 | Moon sets..... 2 16
HIGH WATER—THIS DAY.
Sandy Hook. 3 39 | Gov. Island. 4 23 | Hell Gate..... 6 06

MARINE INTELLIGENCE.

NEW-YORK....THURSDAY, Nov. 26.

Arrived.

Steamship Africa, Shannon, Liverpool Nov. 14, with mdse. and passengers and $35,000 to E. Cunard, Jr. 20th inst., lat. 47 10, lon. 39 30, exchanged signals with Br. bark Birman, bound E. 23d, lat. 40 4, lon. 56 26, exchanged signals with bark Reaper, bound E.

Steamship Vanderbilt, Higgins, Havre and Southampton Nov. 14, with mdse. and passengers to D. Torrance.

Steamship Jamestown, Parrish, Norfolk, Richmond, &c., with mdse. and passengers to Ludlam & Pleasants.

Ship Edward Forrest, Crocker, Chincha Islands 64 ds., via Hampton Roads 23d inst. with guano to Barreda Bros.—vessel to Crosby, Crocker & Co.

Bark Johann, (Ham.,) Bruhn, Hamburg 36 ds., with mdse. and 302 passengers to F. Karch. Has had 7 deaths. Has had a pilot on board 3 days.

Brig Margaret Ridley, (Br.,) Brown, Rio Janeiro Oct. 13, with coffee to H. Eyre.

Brig Chastelain, (of Goldsboro,) Handy, Turks Island 9 ds., with salt to Tucker & Lightbourne—vessel to Thompson & Hunter. Left no Am. vessels.

Schr. L. S. Levering, Corson, Boston for Philadelphia. 24th inst., off Eaton's Neck, L. I., saw schr. John Bowman, of Philadelphia, capsized in a sudden blow of wind: the crew, four in number, succeeded in getting into their boat, and were soon picked up by the L. S. L. and carried into Huntington Harbor, where the captain and mate were landed—the other two men were brought to this port. The names of the crew were Capt. Albert M. Taylor, John Haley, Thomas Sturges and Peter McGowen. The J. B. was from Rhode Island, bound to Philadelphia, with a cargo of onions.

Schr. Onrust, Thompson, Jacksonville 5 ds., with yellow pine to Jos. Holmes.

Schr. Josiah Achon, Merrill, City Point 3 ds., with wheat to Freeland & Morton.

Schr. Collyer, Rowland, Philadelphia for Middletown, Conn. 25th inst., while beating in the Hook, split foresail.

Schr. Maria J. Carlton, Wicks, Philadelphia for Hartford.

Schr. E. W. Pratt, Wheldin, Boston for Albany.

Schr. Ellen Bush, Gains, Boston for Philadelphia.

Schr. Wm. Gray Buell, Portland, Conn., for Troy.

Schr. White Rock, Gavitt, Westerly for Albany.

Schr. D. Webster, Hodges, Albany for Boston.

Schr. Buena Vista, Doane, Piermont for Boston.

Schr. G. Horton, Myers, Rondout for Salem.

Schr. Empress, Head, Rondout for Rockland.

Schr. Albany, Hinckly, Albany for New-Bedford.

Steamer Pelican, Aldrich, Providence 22 hours, with mdse. to Isaac Odell. Capt. A. reports that the Falkland Island lighthouse showed no lights when he passed the above point.

WIND—During the day, W. S. W.

Sailed.

Steamship City of Washington, Petrie, Liverpool. Ships M. Nottebohn, Lamb, Antwerp; Underwriter, Roberts, Liverpool; Conqueror, Bartlett, Mobile; Quito, Hawkins, Liverpool; Ben Bolt, Loring, New-Orleans, and others.

Memoranda.

The clipper ship Chariot of Fame, of Boston, 1,600 tons register, was this morning taken on the large Balance Dock for repairs.

By Telegraph.

NORFOLK, Nov. 26—Capt. Brown and crew, of the brig J. Wallace, of Millbridge, Me., have arrived at this port, having been compelled to abandon their vessel at sea. She was from Machias, bound to Porto Rico, with a cargo of lumber.

Arrived, ship Revenue. Oct. 30, fell in with bark Prince, abandoned.

Spoken, &c.

Oct. 28, lat. 3 45 S., lon. 30 10, was signalized ship Hampden, bound N.

Nov. 16, lat. 27, lon. 68, was passed schr. Fanny, bd. S.